



February 14, 2022

22-009



Spread the love with new Select-a-Term rates!

Spread the love with new Select-a-Term rates in New York!

As of February 14, 2022 there will be premium rate changes in New York. This rate change will consist of a mix of increases and decreases.

In our target cells (\$250,000* and up) in New York:

- USL Select-a-Term ranks in the Top 3 in two-thirds of the cells with annual rates and over 60% with monthly.

USL Select-a-Term is also strong for the larger face amounts (\$500,000* and up):

- Over 70% of the cells are in the Top 3 annually, and 65% of the time monthly rates are in the Top 3.

Transition Rules

- New product rates will be available effective February 14, 2022.
- Applications received in the Home Office prior to March 14, 2022 will manually be given the product with the lowest rates prior to policy issue.
 - **This does NOT apply to previously issued or conditionally issued policies.**
- Applications received in the Home Office March 14, 2022 and later will automatically be given the new product rates.
- Reissue requests to new plan will NOT be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.

*Comparison based on 15, 20, 25, 30-year term durations, male and female quinquennial ages 20-75, \$250K and \$500K face amounts in non-tobacco underwriting classes, against 7 leading competitors. 960 cells sampled on January 12, 2022; 640 cells samples for the larger face amounts (\$500K and up).

There's more to love...

Agile Underwriting+ (AU+) is available for Select-a-Term! True love is a path to policy approval that may not require labs. Here are some [Quick Tips](#) to help you get started.

Marketing Materials

Full range of marketing materials available on aig.com/termlife

Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit aig.com/RapidRater for more information. New rates will not be available until February 11, 2022 after 4PM CST.

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Applications received via AG Quick Ticket

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