

Select-a-Term



Everything you need to know about AIG's Flagship Term Product



Because of you we're 100 years strong – and our rates are some of the lowest they have been in years. Get familiar with all the benefits of Select-a-Term:

Rated Case Advantage – For rated term cases, we use a special class base rate (Special Non-Tobacco and Special Tobacco) on which we apply our table rating factor.

- o Our special class is more competitive than our standard base rates.
- o Since our starting base rate is lower, the total PREMIUM paid for table-rated term cases can be much lower than most other companies for an identical rating!

Custom Durations Available – 10, 15-30, 35 year Term

- o Build your client's life insurance on their terms with the exact amount of coverage required.
- o Save your client money by customizing the coverage to fit their specific need.
- o Get to the price the client needs with an off-cycle duration.
 - Example: Quoting a 20-year policy? Try 18 or 19 years.

Term Conversions – AIG has a valuable reputation of stability. Give your client a brand name that will continue to be there for them for a lifetime. Conversion available to the full suite of AGL and USL products for the first 8 years for 10 year term durations, or the first 10 years for term durations of 15 years or longer.

Rapid Rater – Get your off-cycle duration illustrations quickly on Rapid Rater.

Want to know where we look best?

Underwriting Sweet Spots

Family History

- o We ignore all family history over age 65
- o We ignore Gender-Specific Cancer Family History
- o No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60 eligible for best class

Cancer

 – We can consider best class for these cancers:

- o Non-melanoma skin cancer
- o Cervical Cancer
- o Stage 1 Seminoma
- o Papillary thyroid cancer
- o Remote history of melanoma in situ

Cholesterol

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- o When total cholesterol is less than or equal to 300, we consider only HDL ratio
- o For ages 70 and above, total cholesterol over 130 is considered for best class

Nicotine Use:

- o No use in past 12 months eligible for Standard Plus Non-Tobacco for Term
- o No use in 3 years eligible for Preferred Non-Tobacco (Term and Permanent)
- o No use in 5 years eligible for Preferred Plus (Term and Permanent)

Cigar

 – One per week eligible for Best Class

Marijuana – If no more than twice per year, eligible for best class if otherwise qualified

Anxiety – Eligible for best class if anxiety is mild/moderate with good control of symptoms and:

- o No more than 2 daily medications
- o Regular care
- o No ER visits

Depression – Ages 30-65 eligible for best class if minor and mild in degree with:

- o No other psychiatric or personality disorders
- o No history of alcohol or drug abuse
- o No medications or one low-dose medication
- o No adverse driving history
- o No hospitalizations for mood disorders
- o No missed work

Pre-diabetic or Impaired Glucose Tolerance – Ages 50 and up with no formal diagnosis eligible for:

- o Standard Non-Tobacco if A1C is less than 6.4
- o Best class if A1C always under 6.0 (no medication)

Build

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- o APS only ordered for Table D or worse
- o NEW! BMI now used in place of gender-specific height/weight chart, providing more competitive offers

Field Underwriting Guide

We are committed to helping you quote the best premium up front. Please refer to our [Field Underwriting Guide](#) for the latest guidelines. For the latest resources, visit the Underwriting section of [AIG.com/Connex](#)

More on Select-a-Term at www.aig.com/TermLife

Please note: Unless otherwise specified, the Sweet Spots above describe scenarios where a client may be eligible for as good as best class. Please keep in mind these are guidelines. Eligibility does not mean that best class is guaranteed as other factors or conditions may apply.



Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy form numbers 15442, ICC15-15442, ICC16-16901, 16901, 13239, ICC13-13239; rider form numbers 15972, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 15990, ICC15-15990 except in New York, where issued by the United States Life Insurance Company in the City of New York (US Life), Policy Form Number 15442N, 15442NU, 16901N Rev0518 and 16900N Rev0518. Rider form numbers 17600N. Guarantees are backed by the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. Products may not be available in all states and product features may vary by state. State variations may apply. Please refer to the policy for complete details. There may be a charge for each rider selected. See rider for details regarding the benefit descriptions, limitations and exclusions.

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