



SELECT-A-TERM®

We want to see more term sales in your future...



Level term life insurance with a change in face amount after level premium period

So, we're bringing out the best in Term!

## What makes Select-a-Term a cut above the rest?

**NEW!**

Lower monthly modal factor puts us among the top term products in the market today

It's more than just market leading prices, here are some top reasons to sell:

- **QUOTE INSTANTLY WITH RAPID RATER!** On the go? We've got an app for that!



Web



Apple App Store



Google Play Store

- **CUSTOMIZED YEAR DURATIONS** Choose the number of years of coverage to fit your client's needs.
- **ADVANCE PREMIUM DEPOSIT AVAILABLE** Deposit funds into an account to pay for future premiums at a discount.
- **BETTER RATED CASE PRICING** A table rating factor is applied, which is more favorable than the Standard rates.<sup>1</sup>
- **FULL CONVERTIBILITY TO A PERMANENT POLICY** up to the end of the level-premium period (or the attainment of age 70, whichever comes first) without additional underwriting.
- **ADD THE ACCELERATED ACCESS SOLUTION (AAS) RIDER TO TERM CONVERSIONS** Select-a-Term policies that have been issued in the past 5 years could be eligible. With so many term options available, offer one that gives the option of chronic illness coverage in the future.
- **DID YOU KNOW?** We accept Visa, Mastercard and American Express for the first payment. Available in all states except Alaska, Maryland, North Carolina, New Jersey and New York.

FOR MORE INFORMATION

Choose wisely. Choose Select-a-Term.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information about ABR's please visit [RetireStronger.com](http://RetireStronger.com)

<sup>1</sup> Applies only to Non-tobacco underwriting class.

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Policy #s ICC21-19310 Rev0321, ICC21-19311 Rev0321, 19310-10 Rev0321, 19311-10 Rev0321, 19310N-33 Rev0321, 19311N-33 Rev0321. Rider #s ICC14-14012, 14012, 14012N, ICC13-13601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC16-16420, 16420, 16420N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your policy.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.