

Select-a-Term on the SimpliNow ChoiceSM platform

Tailor their coverage.

Streamline the process.

Get an instant
underwriting option.



Client completed currently
not available in NY

Purchase Select-a-Term online with an **instant decision.**

Select-a-Term is built to give your clients tailored, personalized coverage with 18 term periods and several riders to choose from.

Now we've added an online platform; SimpliNow Choice, that can potentially issue Select-a-Term for the same great price in real-time.

Your clients will enjoy the streamlined, start-to-finish digital experience that provides immediate feedback on whether they qualify for Agile Underwriting+ (our lab-free path) or full underwriting.

SimpliNow Choice platform benefits!

- **Submit the application in a single place.** Based on key data points in the application, multiple submission options may be available, allowing the financial professional to choose an appropriate option to help optimize the client's experience.
- **Client completed - seamless submission option** (currently not available in NY)
 - The client can complete the Part B themselves
 - Part B data collected on the platform goes directly into the automated underwriting engine allowing for a possible instant decision
 - **Real-time status updates** are available in Connex
 - If the case is approved other than as applied for or is declined, the financial professional has the ability to view the reason for the underwriting outcome in Connex
 - If it is determined that labs are needed, a **real-time scheduler** is used to schedule the exam
 - Client completion is available for cases that meet the Agile Underwriting (AU+) parameters for age and face amounts, as well as cases that exceed the AU+ parameters
- **Validation occurs along the process to assist with efficiencies**
 - Financial professional validation occurs in the beginning, helping to eliminate any delays related to appointments and licensing
 - Client validation is also performed to ensure more cases are decided at the time of sale
 - Payment validation supports the efficient collection of initial and on-going premiums

You will benefit from these real-time checks to ensure in-good-order submissions. Plus, it provides a better client experience.



Step 1: The Online Application

1. Review the [checklist](#) to see which factors affect a client's ability to qualify for Agile Underwriting+. The more items the client checks affirmatively, the more likely they will be subjected to full underwriting.
2. Upon entering iPipeline's iGO platform, you will pick Select-a-Term (SimpliNow Choice) as the product and enter some information about your client.
3. You will then be given some submission options as to how you would like to complete the process based on the option you think will be the most efficient for your specific client.
 - You can opt to have your client complete any remaining information including the health questions with our client completed option
 - You can opt to have a tele-interviewer contact your client to complete any information you have not input, including the health questions
 - You can complete the Part A with your client and have a paramed complete the Part B with the client as part of a paramed exam
 - You can complete both Parts A and B with your client, and we will reach back out to the client if we need to schedule a paramed exam
4. Client completed path* – If you choose this submission option, the client receives an email with a link to the

digital application and verifies the information you submitted, and completes Part B. They also grant permission to gather additional data, which allows for a possible instant decision.

Step 2: Underwriting

1. As the client completes the application, our automated system will inform them of the underwriting outcome or the next steps required to determine their coverage. They will see one of three outcomes:
 - If everything is in good order and approved as applied for, the policy will be conditionally issued
 - If they are not approved as applied for (includes declines), we will communicate the decision with you. This allows you to decide how to approach your client with the results.
 - If they are told they need a paramed exam, they will be presented with a calendar on the spot for scheduling

Step 3: Policy Issue

1. If the client is approved, they can verify and accept the offer and sign the application in real-time.
2. Your client can choose to input their EFT payment information in the same session. Credit card can be captured within the eDelivery process for the first payment.



Product Highlights

Policy Form Number	American General Life Insurance Company (AGL) ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310
Term Periods	<ul style="list-style-type: none"> • 10 years • 15-30 years • 35 years
Rate Classes	<ul style="list-style-type: none"> • Preferred Plus (Pref. Plus) • Preferred Tobacco (Pref. T) • Preferred Non-tobacco (Pref. NT) • Standard Tobacco (Std. T) • Standard Plus (Std. Plus) • Special Non-tobacco (Spec. NT) • Standard Non-tobacco (Std. NT) • Special Tobacco (Spec. T)
Substandard	<ul style="list-style-type: none"> • For issue ages 70 or less, through Table H (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users) • For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)
Minimum Issue Age	20 years old
Death Benefit	<p>Minimum: \$100,000</p> <p>Underwriting Maximum: \$1 Million for AU+ and instant approval</p>
Premium Bands	<p>Band 1 – policy amounts from \$100,000 to \$249,999</p> <p>Band 2 – policy amounts from \$250,000 to \$499,999</p> <p>Band 3 – policy amounts from \$500,000 to \$999,999</p> <p>Band 4 – policy amounts greater than or equal to \$1,000,000</p>
Policy Expiration Age, Level Premiums and Renewal	<p>Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95. The premiums are guaranteed level for the initial level term period only. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.</p>
Policy Fee	<p>Band 1 – \$74 (commissionable)</p> <p>Bands 2-4 – \$64 (non-commissionable)</p>
Premium Calculations	<p>AGL</p> <ul style="list-style-type: none"> • Annual: 1.000 • Semiannual: 0.5200 • Quarterly: 0.2650 • Monthly: 0.0845

Available Riders²

Select-a-Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

Accidental Death Benefit	<ul style="list-style-type: none">• Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries• Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached• Available through Table D• Coverage generally expires on the policy anniversary nearest the insured's 70th birthday• Only available at issue
Children's Insurance Benefit Rider (CIB)	<ul style="list-style-type: none">• Provides term insurance on the base insured's dependent children - up to but not including age 25• Minimum: \$1,000/Maximum \$25,000
Terminal Illness Rider	<ul style="list-style-type: none">• An accelerated death benefit rider is provided at no additional premium on all eligible Select-a-Term plans, regardless of underwriting classification • Lesser of: 1) Specified Amount multiplied by the Terminal Illness Percentage, currently 50%; and 2) Maximum Benefit Amount on Policy Schedule• Insured may become eligible for this benefit if diagnosed by a qualified physician as having 24 months or fewer to live (12 months or fewer to live in New York)• One-time administrative fee will reduce the amount received. The fee may not exceed \$500.• Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable• State variations exist
Waiver of Premium	<ul style="list-style-type: none">• Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period• Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy)• Available on policies through Table D• If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of: (a) the insured's age 65; or (b) one year after total disability began• This rider cannot be added after issue, but may be dropped after issue• Only available to base policies with face amounts greater than or equal to \$100,000

² See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.

Issue Ages³

PERIOD	UNDERWRITING CLASS	ALL STATES
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 80 20 - 75
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 75 20 - 70
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 69
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 67
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 65
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 68 20 - 63
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 67 20 - 62
23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 66 20 - 61
24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 64 20 - 59
25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 63 20 - 58
26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 62 20 - 57
27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 60 20 - 55
28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 59 20 - 54
29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 58 20 - 53
30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 55 20 - 50
35 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 45 20 - 40

³ Issue age is the age nearest the insured's birthday.



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 Form Numbers ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310, 19311N-33 Rev0321, 19310N-33 Rev0321, Rider Form Numbers: ICC14-14012, 14012, 14012N, ICC23-23601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC22-22995, 22995, 22995N. **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 and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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