

Sales win highlights the value of Select-a-Term's off-duration flexibility



Client: 70-year-old male desired to increase his current coverage to help his long-standing family business carry on through future generations. Initially requested a standard 20-year Term policy; however, was comfortable with an 18-year duration as it remained conservative, protecting him well beyond the average male life expectancy of 76 years.¹

Face Amount:
\$1,500,000
Rate Class:
Preferred Non-
Tobacco

Standard Solve
20-Year Duration

Yearly Premium:
\$32,532

Need Base Solve
18-Year Duration

Yearly Premium:
\$27,859 (14% less)

Premium
Savings
20-year vs.
18-year

Annual Savings
\$4,673

18-Year
Duration Savings
\$84,114



Agent: As we looked for ways to reduce the premium without compromising the client's needs, I remembered that Corebridge is the only carrier offering 18- and 19-year term options.

It's a great reminder that sometimes just shaving off a year or two, especially on larger term cases, can be a smart strategy. A 15-year would've been too short for this client, but having the ability to offer an 18-year term was exactly what we needed. This flexibility made all the difference and helped us close the case.

¹ Mortality in the United States, 2023, National Center for Health Statistics, Dec 2024.

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).

Life doesn't happen in just 5-year increments, why should Term durations.

Whether your client wishes to match the remaining years left on their mortgage, replace lost income during their working years or would like to maximize the number of years their covered, Select-a-Term's 18 durations provides the flexibility they may need. Duration options are 10, 15-30, 35-year.



[Discover off-duration advantages](#)



Easily compare rate options on [Rapid Rater](#) to see where you can provide your client more value



Visit [Retire Stronger](#) for wide range of Select-a-Term sales tools to help grow your business



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