

Secure Lifetime GUL 3 Rates – Increasing in all States

Starting April 14, 2018, the price of Secure Lifetime GUL 3 (GUL 3) will be increasing an average of 3 to 4% depending on age, underwriting class and funding patterns. Adjustments to the target premiums will also be made. While we strive to hold the prices of all of our products steady, the long-standing low interest rate environment continues to put pressure on our industry. To ensure we stay laser focused on our commitment to deliver higher value to both you and our clients, a rate change is necessary.

Commitment & Support

Our commitment to both you and your clients remains strong as we continue to offer a full portfolio of [feature-rich products](#) that are designed to meet consumer needs in all stages of life. Secure Lifetime GUL 3 plays an important role in our offering and continues to provide features and benefits that set it apart from the competition. Plus, we continue to showcase the product's versatility via new solution based sales concepts and tools.

Differentiated Features

- **Innovative Partial Withdrawal Capability** – If needs change, policy holders can reduce the death benefit while maintaining the original coverage guarantee period.
- Guaranteed return of premium with **two built-in ROP opportunities** (via the Enhanced Surrender Value Rider) should your clients' needs change or they no longer need coverage.
 - Year 20 = 50% of total premium paid, up to 40% of face amount
 - Year 25 = 100% of total premium paid, up to 40% of face amount
- **Accelerated Access Solution[®]** – Provides chronic illness coverage to your client's base policy up to \$3M. Three benefit payout options available - funds can be used for any purpose. Note: Not available in NY. California allows two benefit payout options. [Learn more](#)
- **Lifestyle Income Solution** – Guaranteed withdrawal benefits that enable clients to convert the death benefit into a stream of supplemental income that can be used for any purpose. These payments are typically tax-free up to the amount of cumulative policy premiums.

Transition Rules - New rates effective April 14, 2018

Paper applications:

- Secure Lifetime GUL 3 applications received on or after April 14, 2018 will receive the new rates.
- To receive the old rates on the Secure Lifetime GUL 3 product, applications must be received on or before April 13, 2018.
- Reissue requests will not be honored.

(Transition Rules continued on page 2)

Transition Rules- New rates effective April 14, 2018

- Secure Lifetime GUL 3 applications received on or after April 14, 2018 will receive the new rates.
- Reissue requests will not be honored.

State Availability:

- All states, including NY

Sales & Marketing Materials

- RetireStronger.com/GUL
- Printed materials are available for order through Forms Depot on [eStation](#)

Training Sessions on "Important Product Updates"

Exciting Max Accumulator+ and AG Platinum Choice VUL 2 updates, along with Secure Lifetime GUL 3 reprice detail

Add to calendar by clicking the most convenient date below:

[Monday, April 16](#)

- 3:00 PM CST

[Tuesday, April 17](#)

- 10:00 AM CST

[Wednesday, April 18](#)

- 10:00 AM CST

[Wednesday, April 25](#)

- 2:00 PM CST

Transition Rules (continued from page 1) – New rates effective April 14, 2018

AG Quick Ticket

- Secure Lifetime GUL 3 applications dropped on or after April 14, 2018 will receive the new rates.
- To receive the old rates on Secure Lifetime GUL 3 product, applications must be dropped into Quick Ticket by April 13th. AIG must receive completed application with paramed from Quick Ticket by April 30th to receive the old rates.
- If AIG receives the application & paramed after April 30th the new rates will automatically apply.

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. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal 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.

Policies issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life) AGL, Policy Form Numbers 15442, ICC15-15442, 15442N, 15442NU; Rider Form Numbers, 13600, ICC13-13600, 82012, 82410, 88390, 15990, ICC15-15990, 15990N, 15972, 13601, ICC13-13601 and 82001. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state.