

## Secure Lifetime GUL 3 rates increase nationwide

Effective **May 15, 2021**, premiums on Secure Lifetime GUL 3 are increasing to reflect the current market conditions. We are committed to providing attractive guaranteed life insurance products to your clients and are continuously evaluating our product portfolio to help clients look forward to their financial future with confidence.

### Rate Changes

- Guaranteed premiums will be increasing by an average of 17% for most cells, with ages 45 to 65 seeing some of the largest increases.

### Transition Rules

#### Paper Applications

- New GUL rates are effective **May 15, 2021**.
- Applications received on or after **May 15, 2021** will receive the **new rates**.
- Starting **4:00 PM CDT on May 14, 2021** only the **new rates** will be available in Winflex.
- To receive the **old rates** applications must be received on or before **May 14, 2021**.
- Reissue requests will not be honored.

#### AG Quick Ticket

- New GUL rates are effective **May 15, 2021**.
- Applications submitted via Quick Ticket by **May 14, 2021** will receive the **old rates** if AIG receives the application **in good order** by **June 1, 2021**.
- Applications submitted via Quick Ticket by **May 14, 2021** will receive the **new rates** if AIG receives the application **in good order** after **June 1, 2021**.
- Applications submitted to AIG via Quick Ticket on or after **May 15, 2021** will automatically receive the **new rates**.
- Reissue Requests **will not** be honored.

### State Availability

All states, including NY

### Valuable Features for GUL Clients

Secure Lifetime GUL 3 continues to offer attractive features to help clients achieve financial security.

- **Guaranteed Return of Premium:** Built-in option to receive 50% end of year 20 or 100% end of year 25
- **Partial withdrawal capability** feature
- Optional **Accelerated Access Solution<sup>®</sup>** for chronic illness coverage up to \$3M of client's base policy
- Optional **Lifestyle Income Solution<sup>®</sup>** that provides a guaranteed income by accelerating death benefit

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 ICC15-15442, 15442, 15442N Rev0518; Rider Form Numbers, ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC13-13601, 13601, ICC15-15990, 15990, 17600N, 18012N, 16420N, 15972N, 14002N, 13601N and 15990N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). 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.

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. ©AIG 2021. All rights reserved.