

Secure Lifetime GUL 3 Now Available

Effective December 7, 2015, American General Life (AGL) launches its newest GUL: Secure Lifetime GUL 3. This GUL product offers guaranteed death benefit protection, the flexibility to select the guarantee period and premium funding period, an ROP feature offered in Year 20 or 25, and innovative living benefit riders to provide policy holders access to funds while living. Secure Lifetime GUL 3 will be replacing AG Secure Lifetime GUL® II.

New and Improved Features & Pricing

- **Competitive pricing – especially for clients age 55+**
 - Long-term guarantees to age 105: level pays generally fall within 3-5% of the lowest cost that don't offer the *Optionality*® from AGL¹
 - Shorter funding pattern improvements: 10-pays reduce 10% on average¹
 - Chronic illness rider: reductions to Accelerated Access Solution® cost
- **Return of Premium (ROP) enhancements** – 2 ROP options (via the Enhanced Surrender Value rider) are automatically included in the policy:
 - Year 20 = 50% of total premium paid²
 - Year 25 = 100% of total premium paid²
- **Unbundling of Living Benefit Riders** - the Accelerated Access Solution® (chronic illness rider) and Lifestyle Income Solution® (longevity rider) no longer need to be purchased together as the Asset Protector bundle. Each rider can be added to the policy individually or together as the Asset Protector bundle.

AG Secure Lifetime GUL® II to Secure Lifetime GUL 3 Transition Rules

- Applications received on or **before February 17, 2016** will receive the old product rates and features unless the new product is requested.
- Applications received **after February 17, 2016** will automatically receive the new product rates and features.
- New and old apps/forms will be accepted through **January 3, 2016**. Effective **January 4, 2016**, only the new forms will be accepted for the GUL II or GUL 3 product.*
- Any state currently not approved will receive a minimum transition period of 45 days.
- Reissue requests to new plan **will not** be honored.
- New applications submitted to replace existing inforce coverage with the new rates **will not** be honored within 90 days of the existing coverage going inforce.

*Please ensure applications specify whether client is requesting Secure Lifetime GUL 3 or AG Secure Lifetime GUL® II.

Upcoming Training

Attend a [training webinar](#) to get the latest information – there are several sessions to choose from.

Sales and Marketing Materials

Multiple ways to access the marketing resources:

- aig.com/SecureLifetime includes competitive pricing information
- RetireStronger.com includes all the consumer and producer marketing resources including:
 - Sales concepts
 - Product guides
 - Videos
 - and much more
- Printed materials are available for order through Forms Depot at eStation.americangeneral.com

For more information on life insurance products currently available, please visit aig.com/Optionality

Underwriting

GUL 3 receives [new underwriting rate class structure \(Bulletin 15-095\)](#)

Life Insurance with *Optionality*®
Your Needs.
Your Choices.
Your Way.

¹Comparison based on competitive rates as of 09/29/2015.

²Net of partial withdrawals and outstanding loans. These benefits are capped at 40% of the lowest Specified Amount in the policy

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; Rider Form Numbers, 13600, ICC13-13600, 82012, 82410, 88390, 15990, ICC15-15990, 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.

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ALIP Policy Numbering

Please note that we will have a new, simplified numbering scheme associated with this product. This new scheme will be a 10 digit number with the first number representing the business unit (4=Life Business) and digits 2 and 3 representing the year the app is received in the Home Office (15=2015). Example: 4150000000.

It should also be noted, that only the home office & designated vendors will assign policy numbers.

Since we are allowing both the old and new versions of our policy applications please remember to completely and correctly indicate which product is being sold.

New Illustration Platform Coming Soon

We are excited to announce the new Winflex 6.5 illustration platform will be coming soon. AGL and US Life are the first major life insurance carriers to go live with this new platform. You will be able to run illustrations from a variety of browsers and platforms. This includes all major internet browsers and platforms such as the iPad, Android, and Microsoft tablets. It features a portable, easy to use user interface and improved help functionality, plus access to all of your existing cases. Multi-carrier quoting will not be available with the initial launch

New L&C System

Secure Lifetime GUL 3 is the first product to be administered on AGL's new licensing and compensation management system. Going forward, all new products will be administered on this system and existing products will migrate to it over time. To learn more about this new system – and how it impacts the way you search for commission data on eStation – [click here for Bulletin 15-097](#)

Built for Speed

American General Life continues to offer you and your clients the full-service GUL package. Our innovative technology can help speed the submission process. Check out our simple online process to submit cases - AG Quick Ticket®, Visit www.AGQuickTicket.com for more information and to get started.