

AIG Life Brokerage

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September 2004

## ROPTerm 2004<sup>SM</sup>

AIG Life Brokerage introduces ROPTerm 2004<sup>SM</sup>. This revised product has all of the same features and benefits as the 2002 version of the product, plus a few enhancements.

### SUMMARY OF ENHANCEMENTS

- New Riders: New Waiver of Premium & Accidental Death Riders. Reduced rates on the Child Rider.
- Underwriting: This product is subject to the minor liberalizations of underwriting guidelines that were announced the last week of August and take effect October 1.
- Minor Rate Changes in Special Classes: Some of the Special Nontobacco and Special Tobacco rates in the 30-year plan only are changing slightly. These are the base rates to which substandard extra premiums are added in rated cases.

### THERE ARE NO CHANGES TO THE PREMIUM RATES FOR NON-RATED CASES.

The following special class rates on the 30-year plan will be reduced by 1-cent per thousand:

#### BAND 1 (\$100,000 - \$149,999)

MALE SPECIAL NONTOBACCO: Ages 44 & 46

MALE, SPECIAL TOBACCO: Age 26

FEMALE, SPECIAL NONTOBACCO: Age 49

#### BAND 2 (\$150,000 - \$249,999)

MALE SPECIAL NONTOBACCO: Ages 20-27, 29, 30, 43 & 47

MALE, SPECIAL TOBACCO: Ages 20-25, 33 & 44

FEMALE, SPECIAL NONTOBACCO: Age 50

#### BAND 3 (\$250,000 - \$499,999)

MALE SPECIAL NONTOBACCO: Ages 20-32, 35, 41 & 46

MALE, SPECIAL TOBACCO: Ages 20-25, & 44

FEMALE, SPECIAL NONTOBACCO: Ages 31, 33 & 50

FEMALE, SPECIAL TOBACCO: Ages 31, 35 & 43

#### BAND 4 (\$500,000 +)

MALE SPECIAL NONTOBACCO: Ages 37, 42, 44 & 49

MALE, SPECIAL TOBACCO: Ages 29, 31, 34, 36, 37, 39 & 45

FEMALE, SPECIAL NONTOBACCO: Ages 40, 42-44 & 49

FEMALE, SPECIAL TOBACCO: Ages 29, 30, 36, 39, 41

Continued on next page

The following special class rates on the 30-year plan will increase by 1-cent per thousand:

**BAND 3 (\$250,000 - \$499,999)**

MALE, SPECIAL TOBACCO: Age 37

FEMALE, SPECIAL TOBACCO: Age 35

**STATE APPROVALS**

As with the prior version of the product, *ROPTerm 2004*<sup>SM</sup> from American General Life is available in all states except New York and Utah.

**UNDERWRITING TRANSITION RULES**

- Applications received on or before October 20, 2004 will automatically receive the 2002 version of *ROPTerm*<sup>SM</sup> unless the 2004 version is specifically requested.
- Applications received after October 20, 2004 will automatically receive the 2004 version of *ROPTerm*<sup>SM</sup>

**SOFTWARE AND MATERIALS**

- *ROPTerm 2004*<sup>SM</sup> will be included in WinFlex with the release of our new CD during the week of September 27, 2004. It will be available for illustration on WinFlex-Web during the week of September 13.
- A new ratebook (#AGLC 100361), spec sheet (#AGLC100362) and consumer brochure (#AGLC 100494) for *ROPTerm 2004*<sup>SM</sup> are now available in Supply.