

## **AIG Reprices its Flagship Term Insurance Product**

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*AG Select-a-Term<sup>®</sup> features new lower, market-leading rates plus Optionality<sup>®</sup>*

HOUSTON--(BUSINESS WIRE)--Jun. 16, 2015-- American International Group, Inc. (NYSE: AIG), a leader in the term life insurance marketplace, announced today that it has repriced AG Select-a-Term, the flagship term product issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (U.S. Life).

For the New York-issued product, nearly 97 percent of premium rates rank in the top three in popular durations and risk classes; nearly 80 percent of the time, they rank number one. Nationally, more than 90 percent of premium rates for AG Select-a-Term rank in the top three in popular durations and risk classes, and nearly 65 percent of the premium rates rank number one. In addition, AGL and U.S. Life will soon announce substantial underwriting changes to give distribution partners and customers more competitive offers – in less time.

“American consumers and companies need life insurance protection, and with the significant, competitive rate improvements for AG Select-a-Term, they now have the opportunity to purchase the amount of coverage they need at market-leading prices,” said Rod Rishel, U.S. Head of Life Insurance, AIG Consumer Insurance. “Furthermore, this term insurance solution offers great customization: what we call *Optionality*.”

AG Select-a-Term features a unique mix of flexibility and reach: guaranteed level term coverage for 17 durations, including 10-year and 15- through 30-year terms. Issue ages and durations make coverage available until age 95 for older clients. AG Select-a-Term remains convertible to the earlier of age 70 or the end of the level term period.

For more details on the market-leading pricing and vast flexibility of AG Select-a-Term, as well as innovative processing that can help speed application submission, visit [www.aig.com/termlife](http://www.aig.com/termlife).

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 07007, ICC10-07007, except in New York, where issued by The United States Life Insurance Company in the City of New York (U.S. Life), Policy Form Number 09007N. Issuing companies AGL and U.S. 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, including rates, may vary by state.

Rates vary between AG Select-a-Term issued by AGL and AG Select-a-Term issued by U.S. Life. Ranking percentages are based on 15, 20, 25, and 30 year term durations; male and female quinquennial ages 20-75; and \$250,000, \$500,000 and \$1,500,000 face amounts in non-tobacco underwriting classes, against 14 leading competitors (AGL) and 12 leading competitors (U.S. Life). 960 cells sampled on May 31, 2015.

AIG is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@aiginsurance](https://twitter.com/aiginsurance) | LinkedIn: <http://www.linkedin.com/company/aig> |

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may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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