

AIG Life Brokerage

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September 2004

ROPTerm 2004SM

AIG Life Brokerage introduces ROPTerm 2004SM. 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

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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*SM 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*SM unless the 2004 version is specifically requested.
- Applications received after October 20, 2004 will automatically receive the 2004 version of *ROPTerm*SM

SOFTWARE AND MATERIALS

- *ROPTerm 2004*SM 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*SM are now available in Supply.