



## Rated Term Case?

Rates shown for a Male, Age 40,  
Non-tobacco, \$1 Million 20-year term

While most companies determine substandard rates by applying a table rating factor to Standard rates, American General Life applies a table rating factor to Special rates. The Special rates are more favorable than Standard rates<sup>1</sup>. As a result, our pricing on rated cases may surprise you.

American General Life offers the lowest rated case premiums among carriers compared in the case quoted in the table listed. In fact, our table C and D premiums often beat premiums for lower table ratings among this group of carriers.

COMPANY	Table B NT	Table C NT	Table D NT
<b>American General Life</b>	<b>\$1,654</b>	<b>\$1,919</b>	<b>\$2,184</b>
Banner/Legal & General America Policy Form No. ICC12OPTN	1,695	1,968	2,240
MetLife Policy Form No. 5E-21-04	1,979	2,289	2,609
Transamerica Policy Form No. 1-322 11-107	2,070	2,410	2,750
SBLI Policy Form No. B-46	2,070	2,405	2,740
Protective Policy Form No. ICC12-UL22	2,074	2,420	2,765
Genworth Policy Form No. GE-1420	2,090	2,430	2,770
Principal Policy Form No. ICC13 SN 89	2,131	2,474	2,817
Voya Policy Form No. 1315-02/10	2,180	2,530	2,880
Prudential Policy Form No. PLTIC-2008	2,615	3,005	3,535
John Hancock Policy Form No. 11Term	2,740	3,180	3,620

Check the price, not just the rating.



Choose AG Select-a-Term.

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For more information:

All premium rates current as of 1/26/2015. The company has verified the accuracy of information, but rates are subject to change at any time.

<sup>1</sup> Applies only to the Non-tobacco underwriting class.

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