



## Operations, Legal & Compliance News **IN THE KNOW**

January 3, 2019

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### **Keeping you informed**

To help you stay aware of the latest operations, legal and compliance news from AIG member insurers, we bring you the most current information on product notices and changes, interest rates, commissions and other legal and compliance matters.

#### **Life Insurance Interest Rate Change**

Review recent interest rate changes on life insurance products.

[Life Rate Flyer →](#)

#### **Death-Benefit-Focused IUL Updates**

Value+ Protector now features an extended death benefit guarantee from age 85 into 90, 2017 CSO rates, and the new Dollar Cost Averaging rider, plus much more...

[Bulletin 18-146 →](#)

#### **Secure Lifetime GUL 3 Adopts 2017 CSO**

Adjusting price moderately while target premiums increase.

[Bulletin 18-142-LB →](#)

## **New Dollar Cost Averaging Rider**

Optional and customizable product feature provides particular benefits to clients using lump sum premium payments to help fund their IUL policy – at no additional cost.

**Bulletin 18-147 →**

## **Accidental Death Benefit Rider Update**

Accidental Death Benefit Rider Form Numbers for select UL products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life) have changed.

**Bulletin 18-148 →**

## **Update for American Elite Whole Life 2**

WinFlex Modified Endowment Contract (MEC) testing is now available for this product.

**Bulletin 18-160 →**

## **New Flyer: Testing for Clients Age 71 and Over**

For applicants age 71 and over, we also measure for frailty and cognitive impairment, which are leading indicators of health for the 71+ market. Our new flyer provides information about the tests so you can advise your clients as needed.

**Age 71+ Testing Flyer →**

## **Form Revision: IUL Supplemental Application**

The IUL Supplemental Application has been updated to support the new Dollar Cost Averaging (DCA) Rider offered on Max Accumulator+ and Value+ Protector, and the availability of the PIMCO Global Optima Index fund on Value+ Protector.

**Bulletin 18-151** →

## **Important Information for Insureds Living in Illinois**

**Bulletin 19-003** →

## **Need a Certifying Letter for the Million Dollar Round Table?**

**Bulletin 19-001** →

## **List Bill No Longer Available For New Policies, Effective February 1, 2019**

**Bulletin 18-143** →

## **Address Reminder: USPS and Courier Services**

Please note that different addresses should be used when apps are sent via either the U.S. Postal Service or a courier service. These addresses are not new, but we are providing a greater distinction between USPS and courier services. This information will also be updated online.

**Bulletin 18-154** →

<b>FIELD UW GUIDE</b>	<b>INTEREST RATES</b>
<b>STATE APPROVALS</b>	<b>ARCHIVES</b>

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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