

Announcing American Elite Whole Life 2

We've updated our nonparticipating recurring premium whole life product. This product is available for term conversions only. American Elite Whole Life 2 (formerly known as American Elite Whole Life) has the same rates but updated versions of the riders. Plus, here are some other changes:

- New Child Rider has an increased maximum death benefit of \$25,000
- Extended Term Insurance non-forfeiture option is no longer available
- Reduced Paid Up option continues to be available for non-forfeiture

Offer your clients guaranteed cash value and a guaranteed level death benefit provided with American Elite Whole Life 2. Click [here](#) for the new product details.

Transition Rules

- Policy effective dates of 10/29/2017 or before will receive the old product.
- Policy effective dates of 10/30/2017 or later will receive the new product.

Illustrations

American Elite Whole Life 2 is available on WinFlex Web and WinFlex Desktop. The new rates will be available starting 10/30/2017. Quotes with Death Benefits as low as \$1,000 are now available.

State Approvals

As of October 30, 2017, American Elite Whole Life 2 is approved in all states except New York.

Term Conversion Product Rules can be found on Page 2.

Available Resources

Click [here](#) for Term Conversion resources.

Who do I contact for help with a term conversion?
(800) 247-8837
Term.Conversion.Support@aig.com

Click [here](#) for important enhancements to our Term Conversion Team and process.

Order Forms and Marketing materials through Forms Depot on [eStation](#)

Term Conversion Product Rules

As a reminder, below are our great term conversion guidelines:

Term Plan	Term Policy Year	Permanent Products Available *
10 year Term	Years 1-8	Full Permanent Life portfolio (see currently available products below)
	Years 9-10	AG Extend IUL or American Elite Whole Life 2
15-30, 35 year Term	Years 1-10	Full Permanent Life portfolio (see currently available products below)
	Years 11+	AG Extend IUL or American Elite Whole Life 2

Currently Available Permanent Life Portfolio:

- Max Accumulator+
- Secure Lifetime GUL 3
- Value+ Protector
- Value+ IUL (NY only)
- AG Extend IUL
- AG Platinum Choice VUL 2
- American Elite Whole Life 2

* The applicant may convert to any permanent product available excluding survivorship products. We retain control over the list of conversion products and have the right to change the list at any time.

