

Process apps faster with our distinctive IUL non-medical underwriting opportunity!

Have a case meeting these specs?

- Ages 0-50, 18-50 in New York
- Face amounts \$50,000-\$1,000,000¹
- Standard up to Preferred Plus underwriting classes available²
- Vendor-completed Part B tele-interview only
- Proposed insured does not have a condition as outlined by our Non-Medical UW Guidelines (AGLC110667-LB)



SATISFY YOUR NEED FOR SPEED!

What makes non-medical underwriting better?

Non-medical underwriting makes the purchase process simpler for your client, faster for us to support and easier for you to complete.

Eligible client:

- No physical exam
- No lab tests
- No attending physician statement (APS)
- No Paramed

Financial Professional:

- Easy processing - fewer requirements to gather
- Same great products - no changes to compensation or features
- Online submission for fastest turnaround – faster submission for faster commission

If we are unable to make an underwriting decision based on the Non-Medical UW process, you have the option to move to a fully underwritten process; which could include an in-person paramedical examination with blood and urine samples.

To learn more contact us today!

¹ If the amount of inforce coverage for the applicant is greater than \$1,000,000, this new application for coverage can not be available for non-medical underwriting review. If the amount of inforce coverage for this applicant is less than \$1,000,000, any new application for coverage may only be

available for non-medical underwriting review up to a total inforce and applied-for amount of \$1,000,000. ² Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches.

Note: Table A and B are included in the standard rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

“Non-Medical Underwriting” or “Non-Med” as described in this document, means that no in-person paramedical examination will be required of a life insurance applicant.

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Number: ICC16-16760, 16760, 19646, ICC19-19646; Rider Form Numbers: ICC15-15994, 15994, ICC15-15600, ICC13-13601, ICC14-14012, ICC16-16420, ICC14-14002, 14306, 07620, ICC15-15997, ICC15-15996, ICC15-15271, ICC15-15274, ICC15-15273, ICC18-18276, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 15646N; Rider Form Numbers: 15994N 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features including rates may vary by state. Please refer to your policy.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional. © AIG 2021. All rights reserved.