



Agile Underwriting+ on Max Accumulator+ II & Value+ Protector II

Index Universal Life (IUL) insurance offers innovative features and riders to help maximize and access cash value, possibly tax-free.

“Agile Underwriting+” or “AU+” refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

Imagine getting valuable life insurance protection with our distinctive IUL AU+ opportunity that typically does not require a medical exam.

With few exceptions, applicants age 50 or below, applying for \$50,000 - \$1,000,000 in total coverage will be automatically submitted through the AU+ process.¹

For more information, contact your financial professional:

What makes Agile Underwriting+ better?

- Majority of applicants do not require a medical exam
- Policies are typically approved in 5 days

If we are unable to make an underwriting decision based on the AU+ process, we'll move you to full underwriting; which will include an in-person paramedical examination with blood and urine samples.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).



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 Agile 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 Agile Underwriting+ review up to a total inforce and applied-for amount of \$1,000,000.

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.

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Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured