

Agile Underwriting+ (AU+)

Fast decisions for fast-paced lives



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AU+ Guidelines^{1,2}

Applications with **clients through age 59** for IUL cases with face amount up to **\$2 million** as well as Term and GUL cases with face amount up to **\$1 million** will start with the AU+ process and default to the tele-interview. AU+ also provides the flexibility for an agent-completed Part B on some IUL cases.

- The exam, if needed, will be scheduled with APPS and AIG is responsible for scheduling the exam.
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- An in-language examiner can be requested by the client and will be supported where available.

Pro Tips

- ★ Illustration print-outs make it easier to identify cases that qualify for AU+. Review the **Important Information About Your Illustration** section for additional insight.
- ★ Provide the fully completed bank draft form up front to help get the policy issued and paid.
- ★ Enter the correct SSN for every Insured, Owner, Beneficiary and Payor before submitting. It is better to leave the field blank if unknown.

Client Preparation for Part B Tele-interview (and Exam if needed)

Talk to your clients and set their expectations for the tele-interview. They will spend about 30 minutes on the phone with an experienced interviewer. It is important to provide ACCURATE and COMPLETE information during the teleinterview. Not providing accurate and complete information could result in requiring exam and labs for underwriting review, or potentially a denied application.

It's important that the client has the following details ready at time of interview:

- Height and weight
- Current prescriptions and all prescriptions taken in the past 2 years
- Medical conditions including date of diagnosis and treatments
- Family history for parents and siblings including heart disease and/or cancer details
- Doctor name, address and date of last visit. If client does not have a primary care physician, provide name of doctor that provides prescriptions
- Juveniles: Parent will need the child's height and weight as well as the child's last 4 digits of the social security number

Tele-interview Real-time Exam Decision with Exam One & CRL Plus (iGO full eApp, AG Quick Ticket and Paper)

At the end of the tele-interview, a real-time decision will be provided to the client if exam and labs will be required.

- When exam and labs are not required, AIG will quickly notify the agent of the final underwriting decision.
 - If the exam is required, the interviewer will assist the client with scheduling a short, free paramed exam at their home or place of business to obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

Note: To get AU+ for Term and GUL cases, submission must be through one of the approved submission platforms: AG Quick Ticket, iGO Drop Ticket, Express Complete or iGO full eApp. Please see submission options details on the following page.

Please refer to the [Agile Underwriting+ Guide \(AGLC110667-LB\)](#) for more AU+ submission details.

¹ If we are unable to make an underwriting decision based on the Agile Underwriting+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements.

² **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

³ Face amount is based on the total amount of coverage issued and placed in-force with AGL.

Step-by-step submittals

Applications need to be fully completed and in good order for the process to be smooth and fast. Review the [AU+ Availability Review Checklist](#) to determine availability.

Ticket

with VENDOR-completed Part B

APPLY

- Agent submits application electronically using approved ticket platform

TELE-INTERVIEW

- Vendor (ExamOne) contacts client to complete the tele-interview, which includes the Part B medical history. Note: tele-interview service available in English and Spanish.
- Vendor emails client application package, including “Request for Policy Illustration” authorization form, for electronic signatures at the end of the interview.
- Voice signature obtained for HIPAA and underwriting authorization, referencing consent language at aig.com/lifeform.
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.

SIGNATURE

- Client signs full application packet (Part A) via DocuSign or wet signature; application returned to AIG

UNDERWRITING REVIEW

- If necessary, Exam and Lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If necessary, Agent submits revised illustration at the approved rate class for policy issue

iGo full eApp

Note: AU+ available for IUL and Term

APPLY

Agent submits iGO full eApp for AU+ process

- Through \$1 million: Agent-completed Part B or tele-interview
- Over \$1 million through \$2 million: tele-interview only
Note: In-language interpreter available for tele-interview. Must be requested with application.

TELE-INTERVIEW

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and evaluation begins immediately⁶
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When labs are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, Exam and Lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If necessary, Agent submits revised illustration at the approved rate class for policy issue

Paper Application

with VENDOR-completed Part B.

Note: AU+ available for IUL only

APPLY

- Agent submits Part A application and signed illustration
- New Business representative contacts Agent to confirm any inaccuracies or gather missing information

SUBMIT REQUIREMENTS

- If needed, Agent contacts Client for any missing or incorrect information
- Agent then provides information to New Business and if needed, provides updated documentation

TELE-INTERVIEW

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
Note: In-language interpreter available for tele-interview. Must be requested with application.
- Client voice-signs the medical history at the end of the interview and initial evaluation begins immediately⁶
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When labs are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- Exam and lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If necessary, Agent submits revised illustration at the approved rate class for policy issue

⁵ 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. No flat extra ratings available for the Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

⁶ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

AU+ Availability Review Checklist

This checklist is intended to provide a quick way to help set appropriate client expectations if full underwriting may be required. If any of the questions listed below are answered no, full underwriting may be required.

Program Parameters:

| | YES | NO |
|--|--------------------------|--------------------------|
| Is your client between the ages of 0 and 59? In New York, is your client between the ages of 18-59? | <input type="checkbox"/> | <input type="checkbox"/> |
| For IUL is the total face amount applied for \$2 million or less? | <input type="checkbox"/> | <input type="checkbox"/> |
| For IUL is the total face amount inforce and applied for with AIG \$2,000,000 or less? ^{7,8} | <input type="checkbox"/> | <input type="checkbox"/> |
| For Term and GUL is the total face amount applied for \$1 million or less? | <input type="checkbox"/> | <input type="checkbox"/> |
| For Term and GUL is the total face amount inforce and applied for with AIG \$1,000,000 or less? ^{7,8} | <input type="checkbox"/> | <input type="checkbox"/> |

Applicant Qualifications:

| | YES | NO |
|---|--------------------------|--------------------------|
| Is the applicant a US Citizen or Permanent Resident Card Holder? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the applicant's most recent and average blood pressure less than 155/92? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the applicant's cholesterol less than 300? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart) | <input type="checkbox"/> | <input type="checkbox"/> |
| Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant does not have any of the Automatic Decline or Rated Risk Scenarios. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had any life, health or disability insurance rated or declined. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not filed for bankruptcy in the past five years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had a DUI or reckless driving violation in the last 10 years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had more than 3 moving violations in the past 3 years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not received a felony conviction in the past 10 years. | <input type="checkbox"/> | <input type="checkbox"/> |

⁷ **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

⁸ 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. No flat extra ratings available for this non-medical underwriting program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from AIG.

Please refer to the [Agile Underwriting+ Guide \(AGLC110667-LB\)](#) for more program availability details.

Questions? 800-677-3311



Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Number: 19646, ICC19-19646; Rider 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 Number: 15646N; Rider 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). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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| HEIGHT | | WEIGHT | |
|--------|--------|--------|------|
| Feet | Inches | Low | High |
| 4 | 8 | 80 | 147 |
| 4 | 9 | 83 | 153 |
| 4 | 10 | 85 | 158 |
| 4 | 11 | 88 | 164 |
| 5 | 0 | 90 | 169 |
| 5 | 1 | 92 | 175 |
| 5 | 2 | 95 | 180 |
| 5 | 3 | 96 | 186 |
| 5 | 4 | 99 | 192 |
| 5 | 5 | 101 | 198 |
| 5 | 6 | 103 | 204 |
| 5 | 7 | 105 | 210 |
| 5 | 8 | 108 | 217 |
| 5 | 9 | 111 | 223 |
| 5 | 10 | 114 | 229 |
| 5 | 11 | 117 | 236 |
| 6 | 0 | 120 | 242 |
| 6 | 1 | 123 | 249 |
| 6 | 2 | 126 | 256 |
| 6 | 3 | 129 | 263 |
| 6 | 4 | 132 | 270 |
| 6 | 5 | 136 | 277 |
| 6 | 6 | 139 | 284 |
| 6 | 7 | 142 | 291 |
| 6 | 8 | 167 | 299 |
| 6 | 9 | 172 | 305 |