

With the Informal Application process, our underwriters will review detailed case histories before the full application is submitted. This allows your clients to await the review without having to complete medical requirements until you and they are sure how to proceed.

Most responses are sent within 6 business days when these guidelines are followed.

All quotes are based on information received and are not to be construed as a formal offer of insurance. Each application will be underwritten individually. All turnaround times listed are guidelines only and particular cases may require additional review.

Criteria by policy type

Policy Type	Min. Face Amount	Max. Age
Term	\$2 million	80
Permanent	\$1 million	80

Ways to submit a full informal

E-mail Informals@corebridgefinancial.com (max 20 MB)

Fax 1-855-323-6920

Mail PO Box 90503, Amarillo, TX 79105-4003

eSubmission

- **ExamOne and Paperclip Image users:**
Enter "Quote" in the business area/business type field within your imaging system.

Required Documents

- **Informal Quote Processing cover sheet** (AGLC100685-D).
Be sure to provide the following information where requested in the form:
 - ✓ BGA/MGA/Agency name and code
 - ✓ Face amount
 - ✓ Product type (Term, IUL, GUL)
 - ✓ Contact information for follow-up
- **Valid HIPAA Authorization** form that meets the following criteria:
 - Signed and dated by client
 - Dated within 24 months
 - Please use the appropriate state-specific HIPAA
 - Authorization form found in Forms Depot.
- **Full Attending Physician Statement (APS)**
Note: Third-party APS summaries may be provided, but quotes are subject to review of the full APS. Other medical and non-medical documents may be required depending on the case.

Best practices for informal quote requests

- Ensure the requested face amount accurately matches the client's need and is in line with the Minimum Face Amounts listed in criteria above.
- For clients whose need does not meet the minimum criteria for a full informal, request a Quick Quote. Less details are needed, and turnaround is in 1-2 days. See [Quick Quote Tips and Best Practices](#) for more information.
- Include a detailed cover letter summarizing client's health history, financial information and their reasons for purchasing life insurance (family protection, legacy planning, etc.).
- Provide all medical records suitable to the client's health history.

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