

## Satisfy your need for speed with our distinctive IUL non-medical opportunity!

Have a case like the below? We'll process it faster with non-medical underwriting.

- Ages 0-50
- Face amounts \$50,000-\$499,999<sup>2</sup>
- Up to Preferred Plus underwriting classes available<sup>3</sup>
- Proposed insured does not have an ineligible condition as outlined by our Non-Medical UW Guidelines

# BUILT FOR SPEED!

"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.

### 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 Proposed Insured:

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

#### Financial Professional:

- Easy processing with fewer requirements to gather
- Same great product - no changes to compensation or features
- Available for online processing with iGo eApp—faster submission for faster commission

If we are unable to make an underwriting decision based on the Non-Medical Underwriting 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.

<sup>1</sup> In the event American General is unable to make an underwriting decision based off of the information available via the Non-Medical Underwriting process you will be given the option to move to the fully underwritten process that could include an in-person paramedical examination.

<sup>2</sup> If amount applied for on this application plus any coverage issued within the last 12 months is equal to, or greater than \$500,000 (this includes QoL Advantage cases as well), this new application for coverage will not be eligible for non-medical underwriting review. This new application for coverage will be reviewed through full underwriting at the applied-for amount.

<sup>3</sup> 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. Substandard classes available through Table E. Note Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

### QoL Max Accumulator+

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

**Start running with the speed  
you need to accelerate your  
IUL business!**

#### FOR MORE INFORMATION



Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers 19646, ICC19-19646; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 82012, 82410, 14002, ICC14-14002, 14306, 07620, 15997, ICC15-15997, 15996, 15994, ICC15-15994, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, 13600-5, ICC13-13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR REV1005, and AGLA 04TIR REV1005. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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