

# Process apps *faster* with our lab-free underwriting opportunity!

## Do you have a case that looks like this?

- IUL applicants ages 59 and under applying for \$2 million<sup>1</sup> or less coverage will start with the AU+ process
- Term and GUL applicants ages 59 and under applying for \$1 million<sup>1</sup> or less in coverage will also start in the AU+ process
- AU+ also provides the flexibility for an agent-completed Part B for some cases
- Client does not have any conditions as outlined by our [Agile Underwriting+ Guidelines](#) (AGLC110667-LB)



# SATISFY YOUR NEED FOR SPEED!

## What makes AU+ better?

Our AU+ program makes the purchase process simpler for your client, faster and easier for you to complete.

### Client Benefits:

- Opportunity for no exam, labs or attending physician statement (APS)
- Real-time exam decision if labs are needed and ability to schedule exam immediately at conclusion of tele-interview

### Financial Professional Benefits:

- Easy processing - fewer requirements to gather
- Same great products - no changes to compensation or features
- Option to use digital submission for the fastest turnaround

If we are unable to make an underwriting decision based on the AU+ process, your client will automatically move to full underwriting which will include an in-person paramedical examination with blood and urine samples. AIG will be responsible for scheduling these medical requirements. No further action is required.

**To learn more contact us today!**

<sup>1</sup> **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.

"Agile Underwriting+" or "AU+" as described in this document, refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

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