



## Prepare Your Clients

It's important to prepare your clients for the need to include the following medical information in their Part B medical history. **Not having full medical details at the time of the interview could result in an ineligible for non-med underwriting decision.**

- ✓ Doctor name and address
- ✓ Date of doctor last visit
- ✓ Height and weight
- ✓ Current medications

If the client has a history of high blood pressure, cholesterol concerns, or diabetes, they must provide the following specifics of their recent levels/readings:

- Blood pressure
- Cholesterol
- Glycohemoglobin A1c

Failure to disclose the full medical details can lead to an ineligible for non-med underwriting decision.

### Medical Conditions

If the client indicates they have been diagnosed with a medical condition, they need to provide:

- Date of diagnosis
- Treatment
- Medications

*For example, if the client was diagnosed with arthritis, they should give the date of diagnosis, the specific type of arthritis (rheumatoid, etc.), if taking medications and if the condition is now controlled or if any ongoing complications.*

For a more detailed review of Non-Medical underwriting qualifications, refer to the [Non-Medical Underwriting Guide for QoL Max Accumulator+](#).

\* 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. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

\*\* Applicants do not have the option to choose to go through full underwriting. That option is only available if it is determined that the applicant is ineligible for non-medical underwriting.

## Non-medical Underwriting Guidelines\*

- Ages 0-50
- Face Amounts \$50,000-\$499,999.99
- No lab tests, physical exam, or APS for eligible proposed insureds
- Up to Preferred Plus underwriting class available<sup>1</sup>
- If amount applied on this application plus any coverage issued within the last 12 months is equal to or greater than \$500,000, this new coverage applied for will be subject to age and face requirements for full underwriting<sup>2</sup>

### QOL MAX ACCUMULATOR+

FACE AMOUNTS	AGES	UNDERWRITING
\$50,000 - \$499,999.99	0-50	Non-Medical**
	51+	Traditional Medical
\$500,000 and above	0-51+	Traditional Medical

## Pro Tips:

- ★ Illustration print-outs make it easier to identify cases that qualify for non-medical UW. Review the illustration narrative 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.

## Step-By-Step Submittal

Applications need to be fully completed and in good order for the process to be smooth and fast. Otherwise the case may be rendered ineligible.

### **iGo eApp Options** with **AGENT** completed Part B

- STEP 1** Agent reviews non-med underwriting qualifications to determine eligibility.
- STEP 2** Agent submits full iGo eApp and chooses to self-complete the Part B medical history electronically
- STEP 3** Approved/not approved underwriting decision made<sup>1,5</sup>

### **VENDOR** completed Part B

- STEP 1** Agent reviews the non-med underwriting qualifications to determine eligibility.
- STEP 2** Agent submits full iGo eApp and selects the Connex Underwriting process for vendor completing Part B medical history via the tele-interview (service is only available in English at this time).
- STEP 3** Vendor contacts client to complete Part B medical history during a tele-interview
- STEP 4** Client voice signs the medical history at the end of the interview and evaluation begins immediately.<sup>6</sup>
- STEP 5** Approved/not approved underwriting decision made.<sup>1,5</sup>

### **PAPER APPLICATION** with **FINANCIAL PROFESSIONAL/AGENT** completed Part B<sup>7</sup>

- STEP 1** Agent reviews non-medical underwriting qualifications to determine eligibility.
- STEP 2** Agent submits Paper Application, including Part B medical history
- STEP 3** Approved/not approved underwriting decision made<sup>5</sup>

"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.

<sup>1</sup> No flat extra ratings available for this non-medical underwriting program. 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.

<sup>2</sup> Face amount is based on the total amount of coverage issued and placed in-force by AGL within the past 12 months.

<sup>3</sup> Agents not already licensed AND appointed or incomplete Application information will delay the process.

<sup>4</sup> "Request for Policy Illustration" form (AGLC108672) signed by client, serves as authorization for this illustration.

<sup>5</sup> Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

<sup>6</sup> A wet signature process will be available following the Tele-interview if the client is unable to sign via DocuSign.

<sup>7</sup> This non-medical underwriting submission method may experience slower turn-around times than the electronic process.



**Questions? 800-358-5753**

Policies issued by: American General Life Insurance Company (AGL), 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).

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