

Non-Medical Underwriting on Max Accumulator+



“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.

AG Quick Ticket Process

REQUIRES VENDOR COMPLETED PART B

When submitting through AG Quick Ticket, the vendor completed part B will be obtained through a Tele-interview. **Tele-interview** is currently available in English and Spanish.

To avoid processing delays, Agent should prepare client to **be ready to provide doctor’s name and address as part of Part B medical history.**



Paper Application Submission

REQUIRES AN AGENT COMPLETED PART B

Do not mark on the Agent’s Report that an exam will be completed. This is a non-med program and **no physical exam can be ordered.**



OTHER APPLICATION INSIGHTS

Max Accumulator+ Illustration Information: Illustration print makes it easy to identify cases that qualify for non-medical underwriting. Look in the illustration narrative section.

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.

All rate classes are available on Max Accumulator+ up to Preferred Plus.¹

Only ages 50 and below at **face amounts under \$500,000²** qualify for non-medical underwriting.



**TO HELP GET YOUR CASES AND
YOUR COMMISSIONS PAID FASTER!³**

GET UP TO SPEED

on Max Accumulator+ and Non-Medical Underwriting

If a case is eligible for our Non-Medical Underwriting, click the below detailed product and UW processing guides for everything you need to know! No time for the details? Skip down to the quick steps.

[Max Accumulator+ Producer Guide](#)

[Non-Med Underwriting Guidelines](#)



QUICK STEP-BY-STEP for Non-Med Submission Options

OPTION 1 → AG QUICK TICKET® with VENDOR completed Part B

STEP 1 Agent reviews non-med underwriting qualifications to determine eligibility.

STEP 2 Agent submits application electronically using AG Quick Ticket.

- Vendor 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"⁴ authorization form, for electronic signatures at the end of the interview.⁵
- Evaluation begins once everything is received by the home office including declarations of Part A and B, supplementary forms, and result of various database searches.²
- Underwriting decision made.¹

STEP 3 Agent submits unsigned illustration to home office at the approved rate class for policy issue.

OPTION 2 → PAPER APPLICATION with AGENT completed Part B⁶

STEP 1 Agent reviews non-medical underwriting qualifications to determine eligibility.

STEP 2 Agent submits Paper Application, including fully completed Part B medical history and signed illustration.

- New Business representative contacts Agent to confirm any inaccuracies or gather missing information.
- STEP 3** Agent contacts Client for any missing or incorrect information. Agent then provides info to New Business and if needed, completes updated documentation and re-submits.
- Evaluation begins once everything is received by the home office including declarations of Part A and B, supplementary forms, and result of various database searches.²
 - Underwriting decision made.¹

STEP 4 If necessary, Agent submits revised illustration to home office at the approved rate class for policy issue.

Questions?
1-800-677-3311

¹ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Substandard classes are only available through Table E. Note that Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.

² If amount applied for on application plus any coverage issued within the last 12 months is equal to or greater than \$500,000, this new application for coverage will not be eligible for non-med underwriting review. This new application for coverage must be reviewed through full underwriting. To have this application reviewed, adjust face amount or apply for a product that will be subject to age and face requirements for full underwriting.

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

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

⁵ A wet signature process will be available following the tele-interview if the client is unable to sign via DocuSign.

⁶ This non-medical underwriting submission method may experience slower turn-around times than the electronic process.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 15646, ICC15-15646; Rider Form Numbers 15600, ICC15-15600, 82012, 82410, 88390, 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. 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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