



Agile Underwriting+ (AU+) on Max Accumulator+ II and Value+ Protector II

Fast decisions for fast-paced lives



We see the future in you.SM

Pro Tips

- ★ Illustration print-outs make it easier to identify cases that qualify for AU+. 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.



Client Preparation for Part B Tele-interview (and Exam if needed)

Talk to Your Client to Set Expectations

Clients will spend about 30 minutes on the phone with an experienced interviewer. It is important to provide ACCURATE and COMPLETE information during the teleinterview. Not providing accurate and complete information could result in requiring exam and labs for underwriting review, or potentially a denied application.

It's vital that the client has the following details ready at time of interview:

- Height and weight
- Current prescriptions and all prescriptions taken in the past 2 years
- Medical conditions including date of diagnosis and treatments
- Family history for parents and siblings including heart disease and/or cancer details
- Doctor name, address and date of last visit. If client does not have a primary care physician, provide name of doctor that provides prescriptions
- Juveniles: Parent will need the child's height and weight as well as the child's last 4 digits of the social security number

Tele-interview Real-time Exam Decision with CRL Plus (iGO eApp and Paper)

Upon completion of the tele-interview, a real-time decision will be provided to the client if exam and labs will be required.

- When exam and labs are not required, AIG will quickly notify the agent of the final underwriting decision.
- If the exam is required, the interviewer will assist the client with scheduling a short, free paramed exam at their home or place of business to obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

AU+ Guidelines^{1,3}

With few exceptions such as Foreign Nationals, applications that meet the product, age and face amount parameters will start with the AU+ process and go through tele-interview, regardless of rate class.

- Ages 0-50, 18-50 in New York
- Face Amount: \$1,000,000 or less
- Standard up to Preferred Plus underwriting classes available²
- Leave the Part B, exam and any other medical requirements to us!
- The exam, if needed, will be scheduled with APPS and AIG is responsible for scheduling the exam.
- An in-language examiner can be requested by the client and will be supported where available.
- The tele-interview real-time exam decision capability only applies to cases submitted via iGO eApp or Paper, which are fulfilled by CRL Plus. **These changes are not yet in effect for AG Quick Ticket or iGO drop ticket cases, which are fulfilled by ExamOne.**

For a more detailed review of AU+ qualifications, refer to the [Agile Underwriting+ Guide](#) (AGLC110667-LB).

¹ If we are unable to make an underwriting decision based on the Agile Underwriting+ process, we will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered.

² Applicants do not have the option to choose to go through full underwriting.

³ If the amount of in-force coverage is greater than \$1,000,000, a new application for coverage cannot be available for AU+ review. If the amount of in-force coverage is less than \$1,000,000, a new application for coverage may only be available for AU+ review up to a total in-force and applied for amount of \$1,000,000.

Step-by-step submittals

Applications need to be fully completed and in good order for the process to be smooth and fast.

AG Quick Ticket

with VENDOR-completed Part B

The vendor-completed part B will be obtained through a tele-interview. To avoid processing delays, the agent should prepare the client to be ready to provide full medical history details, including the doctor's name and address.

Step 1 Agent reviews AU+ qualifications to determine availability. (See the AU+ Availability Review Checklist)

Step 2 Agent submits application electronically using AG Quick Ticket.

- Vendor (ExamOne) 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"³ authorization form, for electronic signatures at the end of the interview.⁴
- 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.

Step 3 Underwriting decision made.¹

Step 4 Agent submits unsigned illustration to home office at the approved rate class for policy issue.

iGo eApp

with VENDOR-completed Part B

Step 1 Agent reviews the AU+ qualifications to determine availability. (See the AU+ Availability Review Checklist)

Step 2 Agent submits full iGo eApp for AU+ process with vendor completing Part B

Step 3 Vendor CRL Plus contacts client to complete the tele-interview Part B medical history. Client voicesigns the medical history at the end of the interview and evaluation begins immediately.³ Decision if labs are needed is provided at end of tele-interview.

- When labs are not required, AIG will quickly notify agent of the final underwriting decision
- If labs are required, the para-medical exam will be scheduled for the client with APPS, no further action is required by agent.
- Exam and Lab results reviewed (additional requirements requested as needed)

Step 4 Underwriting decision made.^{1,5}

Step 5 If necessary, Agent submits revised illustration at the approved rate class for policy issue.

Paper Application

with VENDOR-completed Part B

Step 1

Agent reviews AU+ qualifications to determine availability. (See the AU+ Availability Review Checklist)

Step 2

Agent submits Paper Application and signed illustration.

- New Business contacts Agent to confirm any inaccuracies or gather missing information⁴

Step 3

Agent contacts Client for any missing/incorrect information. Agent then provides info to New Business and if needed, provides updated documentation

Step 4

Vendor CRL Plus contacts client to complete the tele-interview Part B medical history. Client voice-signs the medical history at the end of the interview and evaluation begins immediately.¹ Decision if labs are needed is provided at end of tele-interview.²

- When labs are not required, AIG will quickly notify the agent of the final underwriting decision
- If labs are required, the para-medical exam will be scheduled for the client with APPS, no further action is required by agent.
- Exam and Lab results reviewed (additional requirements requested as needed)

Step 5

Underwriting decision made¹

Step 6

If necessary, Agent submits revised illustration at the approved rate class for policy issue

AU+ Availability Review Checklist

This checklist is intended to provide a quick way to help set appropriate client expectations if full underwriting may be required. If any of the questions listed below are answered no, full underwriting may be required.

Program Parameters:	YES	NO
Is your client between the ages of 0 and 50? In New York, is your client between the ages of 18-50?	<input type="checkbox"/>	<input type="checkbox"/>
Is the total face amount applied for \$1 million or less?	<input type="checkbox"/>	<input type="checkbox"/>
Is the product applied for Value+ Protector II or Max Accumulator+ II?	<input type="checkbox"/>	<input type="checkbox"/>
Is the total face amount inforce and applied for with AIG \$1,000,000 or less? ^{2,6}	<input type="checkbox"/>	<input type="checkbox"/>
Applicant Qualifications:	YES	NO
Is the applicant a US Citizen or Permanent Resident Card Holder?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's most recent and average blood pressure less than 155/92?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's cholesterol less than 300?	<input type="checkbox"/>	<input type="checkbox"/>
Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart)	<input type="checkbox"/>	<input type="checkbox"/>
Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years?	<input type="checkbox"/>	<input type="checkbox"/>
The applicant does not have any of the Automatic Decline or Rated Risk Scenarios listed on the next page.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had any life, health or disability insurance rated or declined.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not filed for bankruptcy in the past five years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had a DUI or reckless driving violation in the last 10 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had more than 3 moving violations in the past 3 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not received a felony conviction in the past 10 years.	<input type="checkbox"/>	<input type="checkbox"/>

Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from AIG.

¹ No flat extra ratings available for this AU+ 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.

² If the amount of in-force coverage is greater than \$1,000,000, a new application for coverage cannot be available for AU+ review. If the amount of in-force coverage is less than \$1,000,000, a new application for coverage may only be available for AU+ review up to a total in-force and applied for amount of \$1,000,000.

³ "Request for Policy Illustration" form (AGLC108672) signed by client, serves as authorization for the illustration.

⁴ A wet signature process will be available following the tele-interview.

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

⁶ 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. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.



Questions? 800-677-3311

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Number: 19646, ICC19-19646; Rider Form Numbers: ICC15-15994, 15994, ICC15-15600, ICC13-13601, ICC14-14012, ICC16-16420, ICC14-14002, 14306, 07620, ICC15-15997, ICC15-15996, ICC15-15271, ICC15-15274, ICC15-15273, ICC18-18276, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 15646N; Rider Form Numbers: 15994N, 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features including rates may vary by state.