



Agile Underwriting+ (AU+): Fast decisions for fast-paced lives

Did you know...

Our AU+ program provides greater speed, predictability and transparency on our existing, fully featured products.

1

Our throughput & APS rates keep improving

Approximately 68% of IUL and 60% of Term applications qualify for AU+ (lab-free) decisions.¹ APS ordering rates have dropped over 40% since we launched automated underwriting in 2016.

2

AU+ is a great option for IUL

IUL clients can benefit from fast underwriting decisions and competitive premiums, death benefits and accumulations. For recent success stories, [click here](#).²

3

Predictable lab and rate-class decisions

Our [AU+ Availability Checklist](#) helps you decide whether labs may be required. We continually align our offers, the checklist and Field Underwriting Guide to ensure your quoting experience today is similar to historic experience.

4

Improved transparency on decisions

Expanded explanations for cases that don't qualify for best class provide informative details, including the data source.³

5

Coming soon: More options in one session

Our new SimpliNow ChoiceSM platform allows access to several submission paths in one place, including our new client-completion choice for Select-a-Term, which potentially provides an instant decision when the offer is as applied for.

¹ Throughput rates are as of July 1, 2023, for applications within face/age/citizenship eligibility guidelines, with the agent opting into AU+.

² The accumulation of available cash value is affected by factors including, but not limited to, premium payments made, interest credited, and prior withdrawals.

³ Additional enhancements coming soon.

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