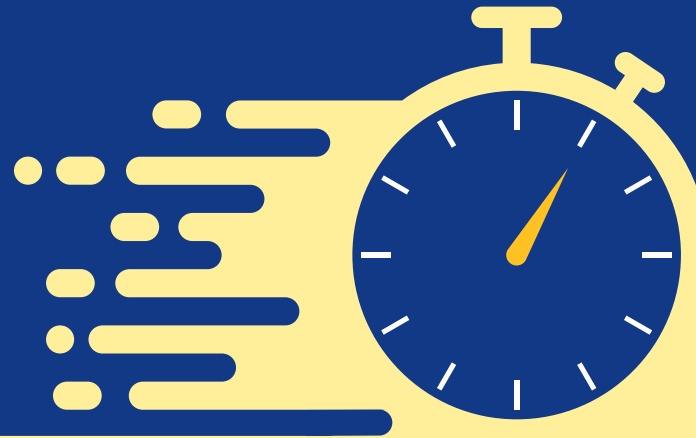




Agile Underwriting+ (AU+):

Fast decisions for fast-paced lives



Did you know...



1 AU+ keeps improving

AU+ is now available for Term, IUL and GUL. Our latest enhancements include AU+ availability for QoL Advantage applications, and we've improved the details we provide for cases that don't qualify for best class. Also, you now have the ability to opt out of AU+ for clients who are likely to require an exam.*




2 The price is the same

Whether your client goes through the AU+ process or through full medical underwriting, the price is the same.



3 Clients can get Preferred Plus rate class via AU+

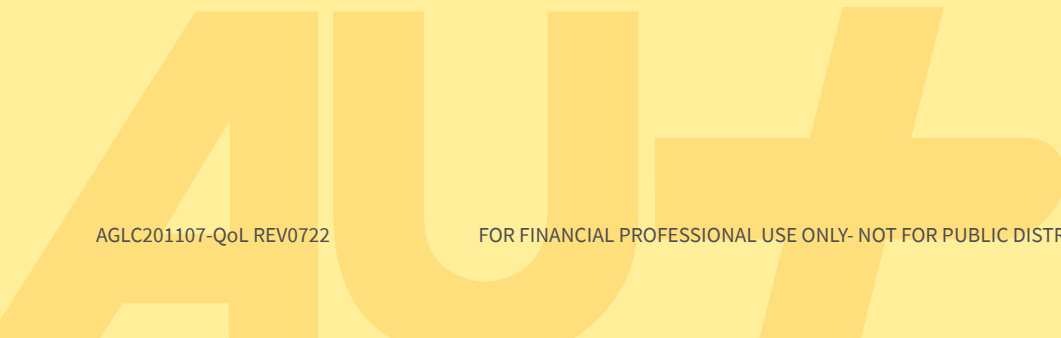
The available rate classes for AU+ applicants is Standard and better (Non-Tobacco and Tobacco). Tables A and B are automatically issued at Standard.



4 Labs, Physical Measurements & APS may not be needed

AU+ offers a vendor-completed tele-interview or agent-completed Part B as a part of the process. At the end of the interview, or after the home office reviews for the Part B, we will provide a fast decision whether additional requirements are needed

* Agents may opt out of AU+ when submitting a case through iGO full eApp. See our [AU+ Availability Review Checklist](#) to assist in your opt-out decision.





Our AU+ process is not “accept/reject”

If needed, we will automatically move your client to full underwriting to complete any needed medical requirements.



AIG will schedule the appointment after the AU+ interview

If medical information is needed to make a decision, the client can schedule their medical appointment at the end of the tele-interview.

This real-time scheduling ensures the requirements are completed as quickly as possible.



Chronic illness rider available with AU+

Our chronic illness rider, Accelerated Access Solution (AAS), is available to your clients whether or not they go through AU+ or full underwriting.

AU+ — Helping provide a streamlined path from submission to approval.

Talk to your AIG Representative for more information.



Life & Retirement —



An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. For more information about ABR's please visit QualityofLifeInsurance.com.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business or issue products in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © AIG 2022. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION.