



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.



Our throughput & APS rates keep improving

Approximately 68% of IUL and 60% of Term applications qualify for AU+ (lab-free) decisions.¹ Only 10% of submissions require APS orders..



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



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.



Improved transparency on decisions

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



Client-completed with 24-to 48-hour ePolicy delivery⁴

Our SimpliNow ChoiceSM submission platform includes multiple instant lab-free decision options on our core QoL Flex Term product, including top conversion privileges at the same competitive price.

¹ Throughput rates are as of October 2024, 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.

⁴ Average policy issue time when client completes health and background questions and is approved as applied for.

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