



Agile Underwriting+ (AU+):

Fast decisions for fast-paced lives



Did you know...




1 AU+ is offered for select permanent products

Our Index Universal Life Insurance products offer our AU+ program, a streamlined underwriting process, for clients who are aged 50 or younger and whose initial death benefit is \$1,000,000 or less. AU+ consists of a vendor completed tele-interview where the client may receive an offer without exam, labs or attending physician statement (APS)!*




2 Price matters

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



3 Clients can get Preferred Plus rate class via AU+

Standard through Preferred Plus classes are available through AU+ (non-tobacco and tobacco). Tables A and B are automatically issued at Standard.



4 Exam, labs or APS may not be needed

AU+ consists of a vendor completed tele-interview. At the end of that tele-interview, we will provide a real-time decision if an exam is required. If needed, the client can also immediately schedule the exam real-time.**

*Applications qualifying for Agile Underwriting+ (AU+) is not a guarantee of a policy being issued. Refer to the Agile Underwriting+ Guidelines (AGLC110667-LB) for more details.

** This real-time exam decision process only applies to cases submitted via paper or iGO eApp, which are fulfilled by CRL Plus. These changes are not yet in effect for AG Quick Ticket or iGO Ticket cases, which are fulfilled by ExamOne.



Our AU+ process is not “accept/reject”

With few exceptions, applications that meet the age and face amount parameters will start with the AU+ process and go through tele-interview. However, if necessary, we will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered.



Chronic illness rider available with AU+

Accelerated Access Solution (AAS) is available whether your client gets a decision through AU+ or medical underwriting requirements are needed.

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

Talk to your AIG Representative for more information.



We see the future in you.SM — 

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 RetireStronger.com.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and USL are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. AGL does not solicit business or issue products in New York.

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. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION.