

# AU+ availability review checklist

This checklist can help provide a quick way to determine if applications will go through Agile Underwriting+ (AU+) or full underwriting. 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 59? In New York, is your client between the ages of 18-59?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL is the total face amount applied for \$2 million or less?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL is the total face amount inforce and applied for with AIG \$2,000,000 or less? <sup>1,2</sup>	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL is the total face amount applied for \$1 million or less?	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL is the total face amount inforce and applied for with AIG \$1,000,000 or less? <sup>1,2</sup>	<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.	<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"/>

<sup>1</sup> **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

<sup>2</sup> 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.

HEIGHT		WEIGHT	
Feet	Inches	Low	High
4	8	80	147
4	9	83	153
4	10	85	158
4	11	88	164
5	0	90	169
5	1	92	175
5	2	95	180
5	3	96	186
5	4	99	192
5	5	101	198
5	6	103	204
5	7	105	210
5	8	108	217
5	9	111	223
5	10	114	229
5	11	117	236
6	0	120	242
6	1	123	249
6	2	126	256
6	3	129	263
6	4	132	270
6	5	136	277
6	6	139	284
6	7	142	291
6	8	167	299
6	9	172	305

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

**Please refer to the [Agile Underwriting+ Guide \(AGLC110667-LB\)](#) for more program availability details.**



**Questions? 800-677-3311**

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Number: 19646, ICC19-19646; Rider 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 Number: 15646N; Rider 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). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts 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.