

This checklist is intended to provide a quick way to help set appropriate client expectations if full underwriting (lab testing) may be required.

If any of the questions below are answered No, an alternative to AU+ may be in your client’s best interest since it will allow them to answer personal history questions and provide lab specimens in one visit. Different submission paths are available via iGO full eApp. Different paths are not available for paper or ticket submissions. See our [AU+ Guidelines](#) for how to select the desired submission path.

Program parameters:	YES	NO
Is your client between the ages of 18 and 59 for IUL or GUL, or between the ages of 20 and 59 for Term?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL, is the total face amount inforce and applied for with Corebridge Financial \$2 million or less? <sup>1</sup>	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL, is the total face amount inforce and applied for with Corebridge Financial \$1 million or less?	<input type="checkbox"/>	<input type="checkbox"/>

Applicant considerations:	YES	NO
Is the applicant’s BMI between 18.5-33? See BMI chart on page 3 for reference.	<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 free of any Automatic Decline or Rated Risk Scenarios? See pages 10-12 in the <a href="#">Field Underwriting Guide</a> for criteria.	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant’s cholesterol less than 300?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant a U.S. Citizen or Permanent Resident Card Holder? <sup>2</sup>	<input type="checkbox"/>	<input type="checkbox"/>
Can the applicant provide a list of current prescription medications and all doctor-written prescriptions taken within the past 2 years? This includes prescriptions for dental work, travel and other less common uses.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not been rated or declined for any life, health, or disability insurance	<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 does not have 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"/>

**MIB and credit history data are included in lab test requirement determination.** Information from those sources, or any discrepancies between health history answers and third-party data, may require lab testing.

Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from Corebridge Financial. Please refer to the [QoL Agile Underwriting+ Guide](#) (AGLC110667) for more program availability details.

**See next page for cases that automatically require full underwriting.**

<sup>1</sup> **IUL applications:** If total amount of AGL inforce and applied-for coverage (including internal replacement) 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. **For Term or GUL applications:** If total amount of AGL inforce and applied-for coverage (including internal replacement) 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. **QoL Advantage:** When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million. These cumulative limits include internal replacements.

<sup>2</sup> **Foreign Nationals must obtain lab tests.** Foreign Nationals are defined as applicants other than U.S. Citizens or Permanent Residents/Green Card Holders. See guidelines for Sales to Foreign nationals (AGLC108891) for specific requirements.

# Cases requiring lab tests and physical measurements

## AU+ is not available for the following scenarios

With few exceptions, applications move to full underwriting if the below conditions exist since our AU+ program rate class availability is limited to Standard and better.

### Health Conditions

- Morbidly Obese
- Insulin-dependent Diabetes
- History of a chronic disease or impairment
- Uncontrolled high cholesterol
- Uncontrolled blood pressure or poorly controlled on more than 3 medications
- Heart disease or vascular disorder
- Stroke, transient ischemic attack
- History of cancer, other than basal cell carcinoma or squamous cell skin cancer
- Any pituitary or adrenal disease or disorders
- Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megoblastic)
- Chronic kidney disease or disorders other than kidney stones or acute kidney infections
- Any neurological or neuromuscular disorder
- Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
- Most cases of depression except mild depression
- Rheumatoid or psoriatic arthritis
- Myasthenia Gravis, osteomyelitis

### Current Activities

- Excessive alcohol use
- Illicit drug use other than infrequent marijuana
- Any outstanding non-routine medical tests, evaluation of abnormal test results

### Financial Underwriting

- Factors of net income, face amount, and beneficiary designations or lack of clear, insurable interest
- Business ownership, beneficiaries, or payors
- If total amount of AGL inforce and applied-for coverage (including internal replacement) exceeds following limits:
  - Term - \$1M
  - GUL - \$1M
  - IUL - \$2M

### Other Non-Health Conditions

- If labs/exams are already on file from a previously application submitted within the last year
- Military occupations
- DUI within the last 10 years
- Felony convictions during the past 10 years
- Bankruptcy during the past 5 years
- Declined or rated life applications by American General Life Insurance or United States Life Insurance Company of New York
- Declined or rated life insurance applications by an U.S. insurer for reason
- Foreign travel to most countries when duration of all travel is 57 days or more annually (where foreign travel underwriting is allowed by state law)

If the proposed insured does not meet the criteria and an exam is required, the client will be offered the opportunity to schedule an exam and move to full underwriting.

# BMI Chart

If your client's BMI does NOT fall within the weight limits below, full underwriting may be a better option

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



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