



Fast decisions for fast-paced lives

Agile Underwriting+ Guidelines^{1,2}

Applications for clients ages **18 through 59** for IUL cases with face amount up to **\$2 million** as well as Term and GUL cases with face amount³ up to **\$1 million** will start with the AU+ process and default to the tele-interview. AU+ also provides the flexibility for an agent-completed Part B on IUL and Term cases up to \$1 million when submitted by iGO full eApp.

- At end of tele-interview, real-time decision is made. If labs and physical measurements are required, the interviewer will help schedule the appointment for your client.
- If the appointment is not scheduled at the end of the tele-interview, Corebridge Financial will be responsible for the appointment to ensure it is scheduled.
- In-language examiner can be requested by the client and will be supported where available.
- On Term, IUL and GUL, agents can select full underwriting instead of AU+ when submitting by iGO full eApp. By opting out of AU+ for a case, Corebridge Financial will not require a tele-interview. To select full underwriting within iGO full eApp, select "Yes" to the question: Would you like to opt-out of AU+ process for this application?

PRO TIPS

- Illustration print-outs make it easier to identify cases that qualify for AU+. **Review the Important Information About Your Illustration** section for additional insight.
- For a faster experience, a client-completed Part B option is available for some Term cases submitted via iGO eApp.
- Enter the correct SSN for every Insured, Owner, Beneficiary and Payor before submitting. It is better to leave the field blank if unknown.
- Not all clients are a good fit with AU+. Use our [AU+ Availability Checklist](#) to see if opting out of AU+ makes sense. Opt-out is available for cases submitted via iGO full eApp.



Client preparation for Part B tele-interview (and Exam if needed)

Talk to your clients and set their expectations for the tele-interview. They will spend about 30 minutes on the phone with an experienced interviewer. It is important to provide ACCURATE and COMPLETE information during the tele-interview. Not providing accurate and complete information could result in requiring labs and physical measurements for underwriting review, or potentially a denied application.

It's important that the client has the following details ready at time of interview:

- Height and weight
- Current prescriptions and all prescriptions taken in the past 2 years
- All medical conditions and medical history including date of diagnosis and treatment. This includes any preventative prescriptions (i.e. motion sickness), dermatological history and minor health issues where medical advice was consulted.
- Family history for parents and siblings including heart disease and/or cancer details
- Doctor name, address and date of last visit. If client does not have a primary care physician, provide name of doctor that provides prescriptions
- Juveniles: Parent will need the child's height and weight as well as the child's last 4 digits of the Social Security number

Tele-interview real-time exam decision with CRL Plus

At the end of the tele-interview, a real-time decision will be provided to the client if labs and physical measurements will be required.

- When labs and physical measurements are not required, Corebridge Financial will quickly notify the agent of the final underwriting decision. Look for the confirmation in the Policy Details Requirements section of Connex.
- If labs and physical measurements are required, the interviewer will assist the client with scheduling a short, free appointment at their home or place of business to obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

Step-by-step submittals

Applications need to be fully completed and in good order for the process to be smooth and fast.

iGO full eApp

Available for Term, IUL and GUL

APPLY

- Agent submits iGO Full eApp for AU+ process
- **Through \$1 million:** Agent-completed Part B or tele-interview for IUL. Agent- or client-completed Part B or tele-interview for Term. Tele-interview only for GUL.
- **Over \$1 million through \$2 million:** IUL tele-interview only. Term and GUL not available.

Note: In-language interpreter available for tele-interview. Must be requested with application.

TELE-INTERVIEW (if applicable)

- Client contacted to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and evaluation begins immediately⁴
- At end of tele-interview, real-time decision is made if labs and physical measurements are required. If those requirements are needed, interview will help the client schedule an appointment.
- If labs and physical measurements are not required, Corebridge Financial will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

Paper Application

Note: AU+ available for IUL paper applications. Not available for Term or GUL cases submitted via paper.

APPLY

- Agent submits Part A application and signed illustration
- New Business representative contacts Agent to confirm any inaccuracies or gather missing information

SUBMIT REQUIREMENTS

- If needed, Agent contacts Client for any missing or incorrect information
- Agent then provides information to New Business and if needed, provides updated documentation

TELE-INTERVIEW

- Client contacted to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and initial evaluation begins immediately⁵
- At end of tele-interview, real-time decision is made if labs and physical measurements are required. If those requirements are needed, interview will help the client schedule an appointment.
- If labs and physical measurements are not required, Corebridge Financial will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

- ¹ If we are unable to make an underwriting decision based on the Agile Underwriting+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements.
- ² **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. **Term/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 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 totals include internal replacements.
- ³ Face amount is based on the total amount of coverage issued and placed in-force with AGL, including internal replacement.
- ⁴ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.
- ⁵ 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 the Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

For complete information
and details about
Agile Underwriting+
see our [AU+ Guidelines](#)



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

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.

©2023 Corebridge Financial, Inc. All rights reserved.