

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 and IUL, 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.
- Provide the fully completed bank draft form up front to help get the policy issued and paid.
- 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 ExamOne & CRL Plus (AG Quick Ticket, iGO Drop Ticket, iGO full eApp and Paper)

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.

Note: To get AU+ for Term and GUL cases, submission must be through one of the approved submission platforms: AG Quick Ticket, iGO Drop Ticket, Express Complete or iGO full eApp. Please see submission option details on the following page.

Step-by-step submittals

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

Ticket

with **VENDOR-completed Part B**

Note: AU+ available for IUL, Term and GUL cases submitted via ticket.

APPLY

- Agent submits application electronically using approved ticket platform

TELE-INTERVIEW

- Vendor (ExamOne) contacts client to complete the tele-interview, which includes the Part B medical history. Note: tele-interview service available in English and Spanish.
- Client emailed application package, including "Request for Policy Illustration" authorization form, for electronic signatures at the end of the interview.
- Voice signature obtained for HIPAA and underwriting authorization, referencing consent language at corebridgefinancial.com/life-form⁴
- 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.⁵

SIGNATURE

- Client signs full application packet (Part A) via DocuSign or wet signature; application returned to Corebridge Financial

UNDERWRITING REVIEW

- If necessary, results reviewed (additional requirements requested as needed)
- Underwriting decision made⁶

REQUIREMENTS & POLICY ISSUE

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

iGO full eApp

Available for Term and IUL.

Not available for GUL.

APPLY

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

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 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 made⁶

REQUIREMENTS & POLICY ISSUE

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

Paper Application

with **VENDOR-completed Part B.**

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. Note: In-language interpreter available for tele-interview. Must be requested with application.
- Client voice-signs the medical history at the end of the interview and initial 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 made⁶

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.
- 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 Real-time exam decision not yet available in Hawaii, New Hampshire and New York for cases submitted by ticket.
- ⁶ 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.

Automated Underwriting

Certain applications and individuals applying for life insurance may require additional information that cannot be obtained through automated underwriting. This applies to applicant's ages 18-59 years old with a face amount of \$3 million dollars or less, and applicant's ages 60-70 years old with a face amount of \$1 million dollars or less.

Additional information needed may include, but is not limited to medical information, labs, or financial data. In the event additional information or documentation is needed to underwrite your client's life insurance policy, they will be notified.

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



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