

Under our **Flex Points program**, applications are evaluated across 16 underwriting factors for possible credits. ¹ If a case meets any four of the program factors² listed below, your client may qualify for either:

- **One Preferred class upgrade**, or
- **One Substandard class improvement** (on cases originally assessed at Table D or less).

The best part? All applications for term and permanent products are screened for Flex Point eligibility, whether underwriting is automated or manual, giving your clients the opportunity to qualify for the best underwriting class available!

Flex Points factors

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| 1 | Normal stress EKG, thallium, stress echo, Sestamibi, favorable calcium score, or other perfusion or imaging test within 2 years |
| 2 | Normal chest or abdominal CT scan within 2 years |
| 3 | Hemoglobin A1C < 5.5 |
| 4 | LDL <100 within 6 months and Cholesterol/HDL ratio ≤5.0 without medication |
| 5 | BMI of 23-25 |
| 6 | <ul style="list-style-type: none"> • Untreated blood pressure 120/80 or better (age 40-50), maintained for past 6 months. • Untreated blood pressure 130/80 (age 51-70) or better, maintained for past 6 months. |
| 7 | Normal mammogram within 2 years |
| 8 | Good exercise capacity testing (age 40-70) |
| 9 | Normal cardiac cath or Cardiac CT Angiogram (age 40-70), within 3 years |
| 10 | Normal colonoscopy within 3 years |
| 11 | NT Pro-BNP ≤100 (age 60-70) |
| 12 | Normal CBC within 12 months (age 60-70) |
| 13 | Normal Carotid Ultrasound within 2 years |
| 14 | Normal LFTs AND triglycerides <200 mg/dl |
| 15 | Normal Prostate exam within 2 years |
| 16 | Favorable Lab Risk Score on cases standard or better |

The underwriting process considers many factors when determining a client's health and appropriate class.

We also offer an Expanded Standard program that allows improvement to Standard rates on Permanent products rated through Table B.³

Have questions about the Flex Points program?

Contact your underwriting team.

¹ Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.

² Special conditions may apply. Certain Flex Points vary by age and credits may not be available for tests performed on younger individuals. All credits have additional requirements and time frame criteria required before they can be used to improve a rating. Consult with your AGL underwriters for details.

³ Flex Points and Expanded Standard can be combined, but the best possible offer using both can be no better than Standard rates.

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