

A streamlined path to coverage



Agile Underwriting (AU+) is a streamlined process for applicants between the ages of 18 and 59 who may not require a medical exam. Imagine getting valuable life insurance protection that may not require a medical exam.

**For more information, contact
your financial professional.**

What makes AU+ better?

- Most applicants do not require a medical exam
- Policy may be approved within 5 days of completed signatures
- Faster to issue

If we are unable to make an underwriting decision based on the AU+ process, we'll automatically move you to full underwriting where more medical information will be needed.

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 life insurance policy, you will be notified.

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