



Agile Underwriting+ (AU+): Fast decisions for fast-paced lives

Did you know...

Our AU+ program provides greater speed, predictability and transparency on our existing, fully featured products.



1 Our throughput & APS rates keep improving

Approximately 68% of IUL and 60% of Term applications qualify for AU+ (lab-free) decisions.¹ Only 10% of submissions require APS orders.



4 Improved transparency on decisions

Expanded explanations for cases that don't qualify for best class provide informative details, including the data source.³



2 AU+ is a great option for IUL

IUL clients can benefit from fast underwriting decisions and competitive premiums, death benefits and accumulations. For recent success stories, [click here](#).²



5 Client-completed with 24-to 48-hour ePolicy delivery⁴

Our SimpliNow ChoiceSM submission platform on iPipeline and LifePipe includes multiple instant lab-free decision options on our core Select-a-Term product, including top conversion privileges at the same competitive price.



3 Predictable lab and rate-class decisions

Our [AU+ Availability Checklist](#) helps you decide whether labs may be required. We continually align our offers, the checklist and Field Underwriting Guide to ensure your quoting experience today is similar to historic experience.

¹ Throughput rates are as of October 2024, for applications within face/age/citizenship eligibility guidelines, with the agent opting into AU+.

² The accumulation of available cash value is affected by factors including, but not limited to, premium payments made, interest credited, and prior withdrawals.

³ Additional enhancements coming soon.

⁴ Average policy issue time when client completes health and background questions and is approved as applied for.

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.

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). 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.

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