



# 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.



### Our throughput & APS rates keep improving

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



### 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](#).<sup>2</sup>



### 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.



### Improved transparency on decisions

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



### Client-completed with 24-to 48-hour ePolicy delivery<sup>4</sup>

Our SimpliNow Choice<sup>SM</sup> 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.

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

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

<sup>3</sup> Additional enhancements coming soon.

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

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