

## A winning combination: IUL and Agile Underwriting+

Using AU+ with our IULs provides a faster lab-free path to up to \$2M in meaningful coverage and potentially valuable supplemental retirement income.

Did you know?

IUL

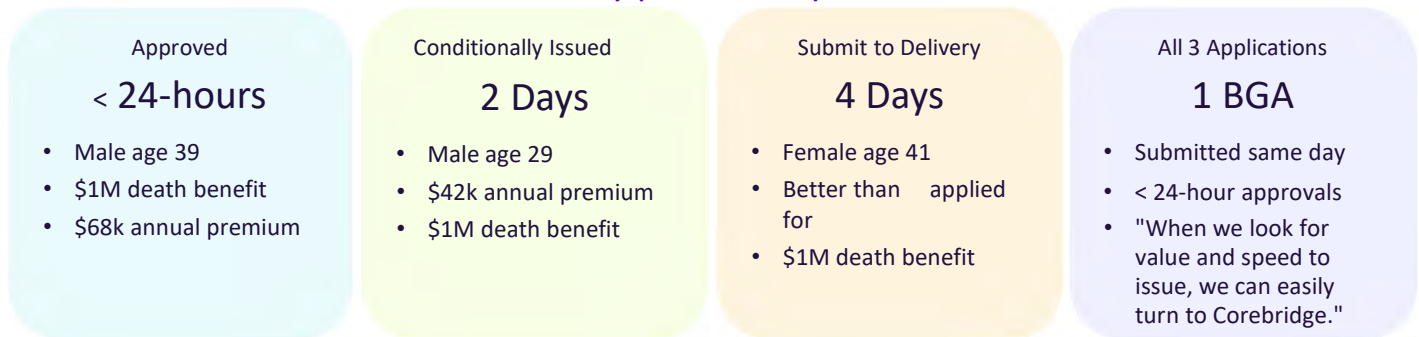
- Premium rates are among the best

Agile Underwriting+

- Ages 18-59, \$2M or less death benefit<sup>1</sup>. Over 80% of IUL applications fall within these age and face limits.
- Over 60% of IUL cases are lab-free
- Most applications are approved in 3-5 days<sup>2</sup>
- Clients can get Preferred Plus rate class
- If a client doesn't qualify, we provide you with the reason and schedule labs, without a new app or product change required
- More than 90% of fully underwritten cases continue without an APS, with some partners achieving 98.7%<sup>3</sup>

AU+ delivers fast decisions and supports flexible case design.

## Recently placed IUL policies



Run a few IUL scenarios to see its competitive premiums, impressive death benefits and distributions.

## Make our IULs your go-to!

### 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.**

<sup>1</sup> 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.

<sup>2</sup> Three to five full business days beginning once fully completed Application Part A and Part B are received by the home office and are in good order.

<sup>3</sup> APS rate for 13-month period February 2024 through February 2025.

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)**. Policy Form Numbers ICC22-22191, 22191, 19646N, and 19646NU. **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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