



QoL

Fast decisions for fast-paced lives.

Life insurance coverage for your clients.

FASTER.

Agile Underwriting+ (AU+) is a streamlined underwriting process that provides a fast and convenient path from submission to approval.

If we determine that full underwriting is required, we'll take care of scheduling the medical requirements.

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AU+ **Fast facts**

AU+ guidelines.

Applications for ages **18-59** will start with the AU+ process and default to the tele-interview, regardless of rate class. AU+ also provides the flexibility for an agent-completed Part B for some IUL and Term cases.

Product	Face Amount Cumulative applied for and inforce ¹	Submission Method	Part B
Term	\$1 million or less ²	iGO full eApp only	CRL Plus Tele-interview or agent-completed Part B ³
GUL	\$1 million or less	iGO full eApp only	Tele-interview only
IUL	\$2 million or less	<ul style="list-style-type: none"> iGO full eApp Paper 	<ul style="list-style-type: none"> Through \$1M and iGO full eApp: CRL Plus Tele-interview or agent-completed Part B³ Over \$1M through \$2M: Tele-interview only

Available rate classes for AU+ applicants: Standard and better (Tobacco and Non-Tobacco).⁴

“Opt-out” option available when using iGO full eApp!

For clients who will likely require an exam, Agents can select full underwriting instead of AU+ when submitting Term, GUL and IUL cases valued up to \$1 million via iGO full eApp.

- By opting out of AU+ for a case, AIG will not require a tele-interview. Instead, the agent can schedule the paramedical exam or request that AIG schedule the paramedical exam.
- To select full underwriting: Within iGO full eApp, select “Yes” to answer the question: Would you like to opt-out of AU+ process for this application?

¹ If total amount of AGL inforce and applied-for coverage exceeds amount listed, exam and labs are required.

² When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million.

³ Agent-completed Part B not available for QoL Advantage applications.

⁴ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Note that Table A and B are included in the standard rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Most applications submitted for AU+ are approved in 5 days*

Cases receiving 5-day turnaround must be submitted through digital submission and meet the below requirements:

- Application package, including completed Part B, must be submitted in good order, AND
- Client has NONE of the “slow” or unavailable conditions listed on pages 6 and 7 which includes any rated risk
- Fully prepared client that provides ACCURATE and COMPLETE information during tele-interview or agent-completed Part B using the iGO full eApp. Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.

* 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.

- iGO Full eApp: 5 days from Part A and Part B submission
- Ticket: 5 days from when ticket is dropped and forms are signed.

Agents not already licensed AND appointed or incomplete Application information will delay the process. The timeline begins the day after the case is submitted. For example, if a qualifying application is received on Monday, an issue/conditional issue decision would be available the following Monday. If information received is incomplete, the 5-day timeline restarts when missing requirements are received as directed.

BUILT FOR SPEED

AU+ available for IUL, GUL and Term

APPLY

- Agent submits iGO full eApp for AU+ process
 - Term or IUL with face amount through \$1 million: Agent-completed Part B or tele-interview
 - IUL with face amount over \$1 million through \$2 million: tele-interview only
 - GUL with face amount through \$1 million: tele-interview only

NOTE -In-language interpreter available for tele-interview. Must be requested with application.
-QoL Advantage not eligible for agent-completed Part B.

TELE-INTERVIEW (IF APPLICABLE)

Ensure your client is prepared for the tele-interview and has medical information needed. Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for prep tips.

- Client contacted to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and evaluation begins immediately⁵
- At end of tele-interview, real-time decision is made if labs and physical measurements are required. If those requirements are needed, interviewer will help the client schedule an appointment. .
- If labs and physical measurements are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, results reviewed (additional requirements requested as needed)
- Underwriting decision made⁶

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

See pages 9-10 for submission tips that can help result in faster processing times.

⁵ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

⁶ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for the Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Submitting via paper application

Paper application with **VENDOR-completed Part B**⁷

Note: AU+ available for IUL paper applications. Not available for Term or GUL submitted via paper.

APPLY

- Agent submits Part A application and signed illustration
- New Business representative contacts Agent to confirm any inaccuracies or gather missing information

SUBMIT REQUIREMENTS

- If needed, Agent contacts Client for any missing or incorrect information
- Agent then provides information to New Business and if needed, provides updated documentation

TELE-INTERVIEW

Ensure your client is prepared for the tele-interview and has medical information needed. Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for prep tips.

- Client contacted to complete the tele-interview Part B medical history.
- Client voice-signs the medical history at the end of the interview and initial evaluation begins immediately⁸
- At end of tele-interview, real-time decision is made if labs and physical measurements are required. If those requirements are needed, interviewer will help the client schedule an appointment.
- If labs and physical measurements are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, results reviewed (additional requirements requested as needed)
- Underwriting decision made⁹

REQUIREMENTS & POLICY ISSUE

- If applicable, Agent submits revised illustration at the approved rate class for policy issue

See pages 9-10 for submission tips that can help result in faster processing times.

⁷ This Agile Underwriting+ submission method may experience slower turnaround times than the electronic process.

⁸ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

⁹ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for this Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Slower AU+ scenarios



The following conditions may not fit our AU+ program. However, if AU+ is available, these conditions will cause longer processing turnaround times:

- Complex beneficiaries
- Replacement policies
- Evidence of undisclosed medical history



Not available for AU+

Cases requiring paramedical exam

AU+ is not available for the following scenarios.

With few exceptions, applications that meet the AU+ submission parameters will default to the tele-interview process, and will move to full underwriting when required since our AU+ program rate class availability is limited to Standard and better. The following automatic decline, rated risks and additional underwriting considerations will result in a move to full underwriting.

- Financial Underwriting Factors involving net income, face amount, and beneficiary designations
 - Morbidly obese
 - Insulin-dependent Diabetes
 - Any outstanding non-routine medical tests, evaluation of abnormal tests results
 - History of a chronic disease or impairment
 - History of DUI within the last 5 years
 - Felony convictions during the past 10 years
 - History of bankruptcy during the past 5 years
 - Declined or rated on other American General Life Insurance or United States Life Insurance Company of New York life application
 - Previously rated or declined by any US insurer for any reason during the past 5 years
 - Immediate family members diagnosed with heart disease prior to age 50, amyotrophic lateral sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, huntington's disease, aneurysm, or cancer
 - Uncontrolled high cholesterol
 - Uncontrolled blood pressure or poorly controlled on more than 3 medications
 - Heart disease or vascular disorder
 - Stroke, transient ischemic attack
 - History of cancer, other than basal cell carcinoma or squamous cell skin cancer
 - Any pituitary or adrenal disease or disorders
 - Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megoblastic)
 - Chronic kidney disease or disorders other than kidney stones or acute kidney infections
 - Any neurological or neuromuscular disorder
 - Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
 - Most cases of depression except mild depression
 - Rheumatoid or psoriatic arthritis
 - Myasthenia Gravis, osteomyelitis
 - Excessive alcohol use
 - Illicit drug use other than infrequent marijuana
 - Military occupations
 - Policies where the owner, beneficiary or premium payor is a business or a charity
 - Foreign travel to most countries when duration of all travel is 57 days or more annually (where foreign travel underwriting allowed by state law)
 - If total amount of AGL inforce and applied-for coverage exceeds the following limits:
 - Term: \$1 million • GUL: \$1 million • IUL: \$2 million
- Note:** When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million.
- Labs/exams are already on file from a previous application submitted within the last year for another policy

This list is not exhaustive. Individual consideration may be necessary. For additional details see [Field Underwriting Guide \(AGLC101638\)](#).

NOTE: Foreign Nationals will not go through the AU+ process as they are excluded. Foreign Nationals are defined as applicants other than U.S. Citizens or Permanent Residents/Green Card Holders. For specific requirements see [Guidelines for Sales to Foreign Nationals¹⁰ \(AGLC108891\)](#)

If the proposed insured does not meet the criteria and an exam is required, the client will be offered the opportunity to schedule an exam and move to full underwriting. See FAQ on pages 11-12 for more details.

¹⁰ Applicants other than U.S. Citizens or Permanent Residents/Green Card Holders.

AU+ availability review checklist

This checklist is intended to provide a quick way to help set appropriate client expectations if full underwriting may be required. If any of the questions below are answered no, full underwriting may be required and an Opt Out of AU+ may be in your client's best interest.

Program Parameters:

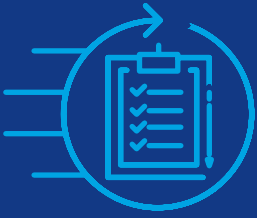
	YES	NO
Is your client between the ages of 18 and 59?	<input type="checkbox"/>	<input type="checkbox"/>
For IUL, is the total face amount inforce and applied for with AIG \$2 million or less? ¹¹	<input type="checkbox"/>	<input type="checkbox"/>
For Term and GUL, is the total face amount inforce and applied for with AIG \$1 million or less? ¹¹	<input type="checkbox"/>	<input type="checkbox"/>

HEIGHT		WEIGHT	
Feet	Inches	Low	High
4	8	80	147
4	9	83	153
4	10	85	158
4	11	88	164
5	0	90	169
5	1	92	175
5	2	95	180
5	3	96	186
5	4	99	192
5	5	101	198
5	6	103	204
5	7	105	210
5	8	108	217
5	9	111	223
5	10	114	229
5	11	117	236
6	0	120	242
6	1	123	249
6	2	126	256
6	3	129	263
6	4	132	270
6	5	136	277
6	6	139	284
6	7	142	291
6	8	167	299
6	9	172	305

Applicant Considerations:

	YES	NO
Is the applicant a U.S. Citizen or Permanent Resident Card Holder?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's most recent and average blood pressure less than 155/92?	<input type="checkbox"/>	<input type="checkbox"/>
Is the applicant's cholesterol less than 300?	<input type="checkbox"/>	<input type="checkbox"/>
Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart)	<input type="checkbox"/>	<input type="checkbox"/>
Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years?	<input type="checkbox"/>	<input type="checkbox"/>
The applicant does not have any of the Automatic Decline or Rated Risk Scenarios.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had any life, health or disability insurance rated or declined.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not filed for bankruptcy in the past five years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had a DUI or reckless driving violation in the last 10 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not had more than 3 moving violations in the past 3 years.	<input type="checkbox"/>	<input type="checkbox"/>
The applicant has not received a felony conviction in the past 10 years.	<input type="checkbox"/>	<input type="checkbox"/>

¹¹ **IUL applications: If total amount of AGL inforce and applied-for coverage 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. **For Term or GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million. When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million.



Tips for streamlined processing

- **Use digital submission for the fastest turnaround.** Applications for AU+ submitted through our digital submission option (iGO full eApp) are often approved within 5 business days when the application is initially received in good order.
- **Ensure the client is prepared for the tele-interview and has medical information needed.** Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.
 - The tele-interview vendor will call the client. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call.
 - **For cases submitted by iGO full eApp or paper application,** the CRL Plus tele-interview phone line is 877-243-2448.
- **Important callback tip:** If the tele-interviewer calls and leaves a message, it's important that your client listen to the full message and call back the number provided in the message. Your client should not assume the number displayed in the caller ID is the call-back number.
- **For cases that require labs and physical measurements, use our producer portal Connex to track and monitor the progress of your cases.** Note: Times shown reflect expectation after a case is received at the home office.
 - Within 1-2 hours: "Labs Required" AND three new requirements will appear in Connex for the case: **Urinalysis, Blood Profile and Physical Measurements.**
 - Within 24-48 hours: Reason that labs and physical measurements are required will be posted to Connex.
 - Within 72 hours: **Physical Measurements** requirement on Connex will provide appointment details (date and time of appointment, lab slip number, examiner phone number).



Client preparation for Part B tele-interview medical history (and exam if needed)

It's important to fully prepare clients for the tele-interview so they know what to expect. This will help streamline the process and improve the likelihood of AU+ processing.

Overview

Clients will spend about 30 minutes on the phone with an experienced interviewer. During the tele-interview, the client will be asked questions regarding their doctor, build, family medical history and their personal financial, medical and lifestyle history, as well as medications and any use of alcohol and other substances.

Talk to your client to set expectations

It is important to provide ACCURATE and COMPLETE information during the tele-interview. Not providing accurate and complete information could result in requiring labs and physical measurements for additional underwriting review, or potentially a denied application.

For this reason it's vital the client has the following details at time of interview.

Basic, yet critical:

- Doctor name/address - if client does not have a primary care physician, include name of doctor that provides prescriptions
- Date of last doctor visit - reasons for and dates of treatment
- Height and weight
- Current medications
- Names of prescription medicines
- Family history for parents and siblings including heart disease and/or cancer details

Medical conditions: If client has been diagnosed with any medical conditions such as history of high blood pressure, cholesterol concerns or diabetes they must provide specifics of recent levels or readings. It is imperative to provide date of diagnosis, treatments along with any medications.

View the Part B medical questions in this [sample Part B application](#).



Tele-interview real-time exam decision

Upon completion of the tele-interview, a real-time decision will be provided to the client if labs and physical measurements will be required.

If additional requirements are not needed upon conclusion of the tele-interview, the examiner will thank the applicant for their time and advise if anything else is needed, we will contact their Agent.

If labs and physical measurements are required, the interviewer will assist the client with scheduling a short, free appointment at their home or place of business. **No action is required by the agent.** A trained medical examiner will visit the client and obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

Frequently asked questions (1 of 2)

Q Can the Part B be completed by the Agent?

A Yes, agents have the option of submitting agent-completed Part B applications for cases that meet the following criteria:

- Term or IUL applications with face amount through \$1 million
- Case must be submitted by iGO full eApp

To submit an agent-completed Part B using the iGO full eApp, select “Yes” to completing the Part B Medical Questions on the Background Information screen. Note: the default setting is “No.”

Q Can we opt-out of the AU+ process to full underwriting at time of application submission?

A Yes, Agents can select full underwriting instead of AU+ when submitting IUL, GUL and Term cases by iGO full eApp. This eliminates the extra touch via the tele-interview for clients more likely to require an exam and labs due to their medical history. By opting out of AU+ for a case, AIG will not require a tele-interview.

To select full underwriting within iGO full eApp, select “Yes” to the question: Would you like to opt-out of AU+ process for this application?

Q Will Accelerated Access Solution (AAS) be available with AU+?

A Yes, AAS will be available with AU+ on applications so long as the rider is currently available in the state in which they are applying.

Q What sources are used during the AU+ process?

A We obtain various data sources including these items: Lab test history, motor vehicle reports, medical information bureau reports, credit report, prescription history and medical claims history. Classes Standard or better are available for the AU+ products.

Q What happens if it is determined that labs and physical measurements are required for my client?

A The client will have two options:

- (1) Proceed with full underwriting for the applied-for face amount and product;
- (2) withdraw the application.

Q How can the application progress be tracked on Connex?

A Status can be tracked by viewing the case requirements on Connex:

- Upon submission, the “No Exam or Labs Required” requirement will post on Connex
- In cases where it is determined that labs are needed, the ‘No Exam or Labs Required’ requirement will be marked canceled on Connex with a corresponding updated requirement showing “Labs Required”
- Further, three new outstanding requirements will appear on the case: Urinalysis, Blood Profile and Physical Measurements
- No further action is required by the agent for these requirements so please disregard any instructions about them

Frequently asked questions (2 of 2)

Q Does my client need to complete a new application to re-apply if it is determined that labs are needed?

A No, a new application form is NOT needed.

Q When does the LTLIA become binding with a tele-interview?

A As shown below, LTLIA coverage becomes effective once the Part B signature is voice-signed at the end of the interview and all of the other LTLIA requirements are met, including payment. Note that a signed bank draft form suffices as a form of premium payment, in lieu of actual monies.

B. When Coverage Will Begin:
COVERAGE WILL BEGIN WHEN ALL OF THE FOLLOWING CONDITIONS HAVE BEEN MET:

- Part A of the application must be completed, signed and dated; and
- The first modal premium must be paid; and
- Part B of the application must be completed, signed and dated and all medical exam requirements satisfied.

Coverage under this Agreement will not exist until all of the conditions listed above have been met.

Q I plan to submit an application using labs/exams already on file from a previous application submitted to AIG within the last year for another policy. Is that case eligible for AU+?

A No. If labs submitted within the last year are used for a new application, the case must be reviewed through full underwriting.

Q Is the AU+ program available to Foreign Nationals?

A No. This rule applies to non-resident aliens actively living in the United States (or at least claiming to). Anyone other than a U.S. citizen or Green Card holder is not eligible for the AU+ program.

AU+ products would not be available if either the proposed insured, owner and/or payor is a foreign national.

Q What are the most common reasons that labs and physical measurements are required?

A The following are leading reasons for requiring labs and physical measurements on policies that started in the AU+ process. Note this list is not all inclusive. The additional underwriting requirements may be needed if the applicant has an impairment or history that affects mortality.

- Unacceptable Body Mass Index reading
- History of certain drug prescriptions without providing a doctor on Part B
- History of diabetes drug prescriptions
- History of certain drug prescriptions with no admission on Part B or clean sheeted Part B
- Medical information bureau (MIB) hit for tobacco without admission
- MIB hit(s) without admission on Part B
- Health claim history without admission on Part B
- No health data or insufficient data

If you still have questions, please contact your Case Relationship Manager or Internal Wholesaler.



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