

UNDERWRITING UPDATE

Announcing Liberalized Underwriting Guidelines for Standard Plus Class

The insurers of American General Life Companies are pleased to announce two exciting changes to the Standard Plus Underwriting Class. Effective immediately:

- 1) The No Tobacco Use requirement has been reduced to only 1 year – down from 2 years previously.
- 2) The upper weight limit has been increased by 5 pounds across the board for Standard Plus rates.

These enhancements are another great reason to make sure you are quoting Standard Plus for your healthy Standard clients. In fact, nearly 25% of Standard cases with competitors that don't offer a Standard Plus class may qualify for Standard Plus with American General – and significant savings on premium. Run the numbers and see for yourself!

The enhancements to Standard Plus are now reflected in the following Underwriting publications, which are available on eStation and in Forms Depot.

- [Field Underwriting Guide \(AGLC101638\)](#)
- [Underwriting Quick Reference Guide \(AGLC104267\)](#)

For more information, please visit the [Underwriting Guidelines section of eStation](#), American General's producer website.