

We're making updates to our non-medical underwriting program for QoL Max Accumulator+

Effective April 16, 2018, for QoL Max Accumulator+ policies that fall within guidelines, updates to our non-medical underwriting will be available, resulting in a fast, convenient path from submission to approval!

This process shortens the underwriting cycle time for your clients. For those who qualify, the application process will be less intrusive and the cycle time, from application receipt to the underwriting decision will be reduced significantly.

Faster processing times can be expected for applications submitted electronically using iGo eApplication, leading to faster commissions for the Agent.

Non-medical underwriting

- **NEW** - Ages 0-50
- **IMPROVED** - Face amounts \$50,000 - \$499,999.99
- No lab tests, physical exam or APS required for proposed insured
- **IMPROVED** - All rate classes are available up to and including Table E
- If amount applied on this application plus any coverage issued within the last 12 months is equal to or greater than \$500,000, this new coverage applied for will be subject to age and face requirements for full underwriting¹
 - Total inforce coverage consideration includes QoL Advantage program scenarios where a combination of QoL Flex Term and QoL UL policies are purchased



QOL MAX ACCUMULATOR+ IUL		
FACE AMOUNTS	AGES	UNDERWRITING
\$50,000 - \$499,999.99	0-50	New Non-Med
	51+	Traditional Medical
\$500,000 and above	0-50	Traditional Medical
	51+	Traditional Medical

¹ Face amount is based on the total amount of coverage issued and placed in-force by AGL within the past 12 months.

On-Demand Training

available now via our pre-recorded [webcast](#)

Upcoming Training

See the [Training Flyer](#) and join one of our live sessions and have an opportunity to participate in a Q&A

Continued >>

Transition Rules

QoL Max Accumulator+ Non-Medical Underwriting

(Face Amounts equal to or below \$499,999.99, Ages 0-50)

- Applications received on or after **April 16, 2018** will be setup with the new Age & Amount requirements, unless the old Age & Amount requirements are requested in the illustration.
 - QoL Max Accumulator+ illustrations generated through WinFlex on or after **April 16, 2018** will be illustrated using the new Age & Amount Grids.*
- *During the transition period, illustrations with the old Age & Amount Grids can be requested from the Sales Support Desk.
- All applications with a received date after **May 16, 2018** will automatically receive the new Age & Amount requirements.
- **NOTE:** For policies that were issued under the previous Non-Medical Underwriting Rules for the QoL Max Accumulator+ there will be no changes to enforce contracts. Any requests to exchange or change an enforce contract will follow the current rules. See bulletins below for more details on these procedures.
 - Inforce Bulletin 16-132 Internal 1035 Transfer Surrender Process Change - [LINK](#)
 - Universal Life Product Requirements for Contract Change - [LINK](#)

QoL Max Accumulator+ - iGo eApp

- **New Case:** If the Agent selects “QoL Max Accumulator +”, new age and amount rules will apply on or after **April 14, 2018**.
- **Locked Case**
 - When the agent enters iGo for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process.
 - Cases locked prior to **April 14, 2018** must be submitted no later than 15 days from **April 14, 2018**, which is **May 4, 2018**.
- **Agent Unlock** (prior version of QoL Max Accumulator+): If the Agent Unlocks a Case that includes the old QoL Max Accumulator+ (locked prior to April 14) the agent will be required to revisit each screen to verify that each screen is still in good order and make any adjustment needed due to the changes in underwriting requirements.

