

UNDERWRITING Highlights and Sweet Spots



Our Term Table Ratings Are Less Expensive

At American General Life Insurance Company (AGL), our term table ratings are added to our Special Class (tobacco or non-tobacco) rates which are less than our standard rates. The result? Our rated premiums are often significantly better than the competition. Compare premiums, not underwriting classes.



Large Retention & Automatic Binding Capacity

We offer competitive retention limits, with permanent plan retention of \$10 million through age 70 and term retention of \$3.5 million through age 70.

Our automatic binding limit of \$60 million through age 70 for individual permanent plans and \$41 million for term plans through age 70 also makes AGL competitive among leading life insurance carriers in the U.S.

Algorithmic Scoring



Our proprietary algorithm for scoring risk is used as part of our preferred criteria and overall acceptability, helping to maintain our price leadership in the industry.

NEW! Flex Points Crediting Program

With Flex Points, your client may qualify for one class Preferred upgrade or one Substandard class improvement if they meet 4 of the reference points in our program. See our [Flex Points](#) flyer for details.



Expanded Standard

On all permanent plans, our Expanded Standard program allows our underwriters to improve Table B cases to standard rates through age 70.

- Available on all permanent plans up to our auto-bind limit of \$60 million (see Automatic Binding Capacity above).
- Cases improved to Standard using Expanded Standard are not eligible for preferred class consideration.

Fast Turnaround on Informal Applications

There are two ways to obtain quotes.

- **Full Informal:**
History and medical records review with quote response in 6 business days or less. See [Informal Application Guidelines](#) for details.
- **Quick Quote:**
Quick e-mail response, usually within 1 business day, when you have questions requiring significantly less detail than a Full Informal. See [Quick Quote Tips](#) for more information.



Our Commitment to Remain Competitive

We continually evaluate and refine our underwriting processes to maximize product value, case efficiency and quote accuracy. Highlights include:

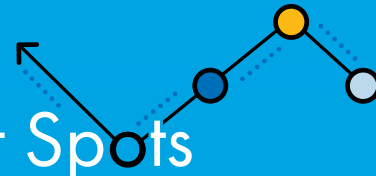
- Processes and services customized for different types of cases:
 - **Non-medical underwriting** that provides an easier and faster path to insurance coverage for qualifying cases. Available for Max Accumulator+, QoL Max Accumulator+ and AG Platinum Choice VUL 2.
 - **Automated processing for packaged life cases** up to age 59 and \$1.5 million.
- Relationship team: One consistent underwriting relationship for all cases, including expert handling of your large face, large premium applications by each team's most experienced underwriters.
- A team of leading medical directors and underwriting staff with expertise in large and complex case markets.



- Focused process devoted to obtaining the best possible offer for an applicant. Every case is reviewed with the goal of finding opportunities for improved ratings.



Our Underwriting Sweet Spots



Family History

- We ignore all family history over age 65
- We ignore gender-specific cancer family history
- No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60 eligible for best class

Cancer

- We can consider best class for these cancers:
 - Non-melanoma skin cancer
 - Cervical cancer
 - Stage 1 Seminoma
 - Papillary thyroid cancer
 - Remote history of melanoma in situ

Cholesterol

- When total cholesterol is less than or equal to 300, we consider only HDL ratio
- For ages 70 and above, total cholesterol over 130 is considered for best class

Nicotine Use

- No use in past 12 months eligible for Standard Plus Non-Tobacco for Term
- No use in 3 years eligible for Preferred Non-Tobacco (Term and Permanent)
- No use in 5 years eligible for Preferred Plus (Term and Permanent)

Cigar

- One per week eligible for best class

Marijuana

- If no more than twice per year, eligible for best class if otherwise qualified

Anxiety

- Eligible for best class if anxiety is mild/moderate with good control of symptoms and:
 - No more than 2 daily medications
 - Regular care
 - No ER visits

Depression

- Ages 30-65 eligible for best class if minor and mild in degree with:
 - No other psychiatric or personality disorders
 - No history of alcohol or drug abuse
 - No medications or one low-dose medication
 - No adverse driving history
 - No hospitalizations for mood disorders
 - No missed work

Pre-Diabetic or Impaired Glucose Tolerance

- Ages 50 and up with no formal diagnosis eligible for:
 - Standard Non-Tobacco if A1C is less than 6.4
 - Best class if A1C always under 6.0 - no medication

Build

- APS only ordered for Table D or worse
- **NEW!** BMI now used in place of gender-specific height/weight chart, providing more competitive offers

Field Underwriting Guide

We are committed to helping you quote the best premium up front. Please refer to our [Field Underwriting Guide](#) for the latest guidelines. For the latest resources, visit the Underwriting section of [AIG.com/Connex](#).

Please Note: Unless otherwise specified, the Sweet Spots above describe scenarios where a client may be eligible for as good as best class. Please keep in mind these are guidelines. Eligibility does not mean that best class is guaranteed as other factors or conditions may apply.



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AGLC104267 REV0619