

Just around the corner: Non-medical underwriting for QoL Value+ Protector II!

Effective February 6, 2021, non-medical underwriting will be extended to QoL Value+ Protector II.

As with the non-medical underwriting available for QoL Max Accumulator+ II, the following guidelines apply:

- Non-med is available for QoL Value+ Protector II cases with **ages up to 50 and face amounts up to and including \$1 million.**
- **Standard to Preferred Plus will be available through non-medical underwriting.** Note: Table A and B are included in the Standard rate class.
- **Part B application/medical information may only be completed by the tele-interview vendor.** Do not submit an agent-completed Part B exam, labs or APS records as this will create duplication and delays.
- When applicable, the ability to pivot to medical underwriting remains available.

Transition Rules

QoL Value+ Protector II applications received on and after February 6, 2021 will be available for non-medical underwriting.

iGO Full e-Application

- New Case: If the Agent selects QoL Value+ Protector II product on or after **February 6, 2021 12:00 AM CDT** non-medical underwriting will be available. Winflex Illustrations will be available for non-medical underwriting.
- Locked Case: When the agent enters iGO Full e-Application for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process. Cases locked before **February 6, 2021 12:00 AM CDT** must be submitted within 15 business days. These locked cases will require full medical underwriting.
- Cases Started, In Process, or Unlocked Cases on or after **February 6, 2021** will be available for non-medical underwriting.

Paper Applications

- QoL Value+ Protector II applications received on or after **February 6, 2021** will be available for non-medical underwriting.
- QoL Value+ Protector II illustrations generated through WinFlex on or after **February 6, 2021** will be available for non-medical underwriting.
- All applications with a received date prior to **February 6, 2021** will require full medical underwriting.

Important key steps: Leave Part B to us

This means you should not submit a Part B, exam, labs or APS records for QoL Value+ Protector II or QoL Max Accumulator+ II non-medical cases.

For these cases, please only submit the Part A and any relevant administrative forms.

As soon as the case is in our system, our tele-interview vendor will contact your client to complete the Part B. If an exam or labs are necessary, AIG will order them.

**See the next page
for a quick
reference guide and
streamlined
submission tip**

Just around the corner: Non-medical underwriting for QoL Value+ Protector II

Non-Medical Underwriting Guidelines Quick Reference Guide	
Products / Ages	<ul style="list-style-type: none">• NEW QoL Value+ Protector II: Ages 0 – 50• QoL Max Accumulator+ II: Ages 0 – 50
Face Amount	\$1,000,000 or less
UW Classes	<ul style="list-style-type: none">• Preferred Plus Non-Tobacco• Preferred Non-Tobacco• Standard Non-Tobacco• Preferred Tobacco• Standard Tobacco
Part B	<ul style="list-style-type: none">• AIG-ordered Part B tele-interview required

Tips for a Streamlined Submission

- **Use digital submission for the fastest turnaround.** Applications for non-medical underwriting submitted through the iGO eApp platform are often issued within 5 business days when the application is initially received in good order.
- **Leave the Part B to us.** The Part B must be completed through the tele-interview vendor for any product available with non-medical underwriting that meets face amount and age criteria. Submitting an agent-completed Paper Part B, exam, labs or APS records for these cases will create duplication, and should be avoided.
- **Include all forms that may be needed.** This includes all of the forms in the standard application package such as the HIV Form. Make sure they are fully completed and in good order.
- **Do not schedule the paramedical exam for any case that falls within the product, age or face amount parameters, regardless of rate class.** If an exam or labs are necessary, AIG will order them.
- **Let us know in advance if you will want the case to proceed to full underwriting.** Indicating this on the application submission (coversheet, transmittal form, etc.) will save time to determine next steps if an exam or labs are required.
- **Ensure your client is prepared for the tele-interview and has medical information needed.** Refer to the Non-medical product underwriting brochure for tele-interview vendor details and additional preparation tips
 - Note: The tele-interview vendor, CRL Plus, will call the client after receiving and processing the case information. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number. The CRL Plus tele-interview phone line is 877-243-2448.

What happens if full underwriting is needed to make an offer?

- The “No Exam or Labs Required” requirement in Connex will be canceled with a corresponding new requirement showing **“Non Medical Ineligible - Labs Required.”**
- The New Business team will first attempt to identify from the application submission for indication to proceed to full underwriting. If this is not provided, we will contact the agency to determine next steps.
 - **If we receive a “Yes” answer to proceed with labs,** the case will become fully underwritten. AIG will order the labs and exam.
 - **If we receive a “No” answer to proceed with labs,** the case will be Withdrawn.