



Agile Underwriting+ (AU+):

Fast decisions for fast-paced lives



Did you know...



We have AU+, a streamlined underwriting process for our permanent products

QoL Max Accumulator+ II and QoL Value+ Protector II offers our AU+ program for clients who are aged 50 or younger and whose initial death benefit is \$1,000,000 or less. AU+ consists of a vendor completed tele-interview where the client may receive an offer without exam, labs or APS!



Price matters

Whether your client goes through non-medical underwriting or is required to go through full medical underwriting, the same pricing is available.



Clients can get Preferred Plus rate class via AU+

Standard through Preferred Plus classes are available through AU+ (non-tobacco and tobacco). Tables A and B are automatically issued at Standard. Flat extras are not available.



Exam, labs or APS may not be needed

AU+ consists of a vendor completed tele-interview. At the end of that tele-interview, we can make a real-time decision if an exam is required or if the client can proceed without having to complete any medical underwriting requirements!



continued...



Our AU+ is not “accept/reject”

With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters will start with the AU+ process and go through tele-interview. However, if necessary, we will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered.



There is a real-time exam decision after the AU+ interview

One of two outcomes take place at the conclusion of the tele-interview: Either an underwriting decision is made without the client having to complete any medical underwriting requirements, or it is determined we need additional medical information to make a decision.



The exam can be scheduled after the AU+ interview

If it is determined we need additional medical information to make a decision, the client will be given the opportunity to schedule their appointment in real-time to complete the additional requirements. This real-time scheduling ensures the requirements are completed as quickly as possible so a decision can be made without further delay.



Chronic illness rider available with AU+

Accelerated Access Solution (AAS) is available whether your client gets a decision through AU+ or medical underwriting requirements are needed. Having access to valuable chronic illness protection, with the ability to obtain through AU+, provides additional protection and peace of mind for your clients!

AU+ — A streamlined path from submission to approval.

Talk to your AIG Representative for more information.

We see the future in you.SM —



An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. For more information about ABR's please visit RetireStronger.com

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: ICC16-16760, 16760, 19646, ICC19-19646; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 82012, 82410, 14002, ICC14-14002, 14306, 07620, 15997, ICC15-15997, 15996, 15994, ICC15-15994, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, 13600-5, ICC13-13600-5, AGLA04CHIR-CA (0514), AGLA04CRIR REV1005, and ALGA04TIR REV1005. Issuing company AGL is responsible for financial obligations of insurance products is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims paying ability of the issuing insurance company. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. © AIG 2021. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION.