



Agile Underwriting+ enhancements: Expansion to age 59, \$2 million face amount

Our Agile Underwriting+ (AU+) program will be expanded to encompass cases **through age 59** and with a face amount of **up to \$2 million**. This AU+ update also allows the flexibility for an agent-completed Part B for some cases.

The expansion, which is effective **December 4, 2021**, offers more opportunities for quick IUL cases under our AU+ program. AU+ provides your clients a path to IUL coverage that may not require an exam, labs or APS records.^{1,2}

AU+ submission parameters

Effective December 4, 2021

Product	Age	Face Amount	Part B Completion
<ul style="list-style-type: none"> QoL Value+ Protector II QoL Max Accumulator+ II 	59 and under	\$2 million or less	<ul style="list-style-type: none"> Through \$1 million <u>and submitted via iGO full eApp</u>: Tele-interview <u>or</u> agent-completed Part B Over \$1 million through \$2 million: Tele-interview only

Regardless of rate class, applications that meet the product, age and face amount parameters above will start with the AU+ process and default to tele-interview.

- The available rate classes for qualified AU+ applicants is Standard and better (Tobacco and Non-Tobacco).
- As with the current AU+ program, a real-time decision will be provided at the end of the tele-interview. If an exam is required, the tele-interviewer will immediately schedule the exam for the client.

Transition rules

- Eligible applications (ages 59 and under, face amounts \$2M and under for qualified products) received on or after Dec. 4, 2021 will be available for expanded AU+ Program.
- Applications falling under the expanded age (issue age 51-59) or face amount (over \$1 million through \$2 million) received prior to Dec. 4, 2021 will require full medical underwriting.

See [page 3](#) for full transition rules.

Agent-completed Part B for added flexibility

Also included in this latest AU+ update, producers will have the option of submitting **agent-completed Part B applications** for cases that meet the following criteria:

- Face amount through \$1 million
- Case must be submitted by iGO full eApp

To submit an agent-completed Part B using the iGO full eApp: Select “No” for the Tele-interview option on the Background Information screen. Note, the default Tele-interview setting is “Yes.”

Additional Resources

[Agile Underwriting+ Guidelines](#)

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © AIG 2021. All rights reserved

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

Agile Underwriting+ expansion effective December 4 (cont.)

Tips for streamlined processing

- **Use digital submission for the fastest turnaround.** Applications for Agile Underwriting+ submitted through iGO eApp are often approved within 5 business days when initial application is received in good order.
- **Ensure the client is prepared for the tele-interview and has medical information needed.** Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.
 - The tele-interview vendor will call the client. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number for the client to call.
 - **CRL Plus tele-interview phone line** for both iGO eApp and paper submissions is 877-243-2448.
- **Important callback tip:** If the tele-interviewer calls and leaves a message, it's important that your client **listen to the full message and call back the number provided in the message**. Your client should not assume the number displayed in the caller ID is the call-back number.
- **For cases that require an exam and labs, use our producer portal [Connex](#) to track and monitor the progress of your cases.** Note: Times shown are for after a case is received at the home office. Ticket cases will experience slight delays while case data is transmitted from ExamOne to AIG.
 - ✓ Within 1-2 hours: "Labs Required" AND three new requirements will appear in Connex for the case: **Urinalysis, Blood Profile and Physical Measurements**.
 - ✓ Within 24-48 hours: Reason that exam and labs are required will be posted to Connex.
 - ✓ Within 72 hours: **Physical Measurements** requirement on Connex will provide exam details (date and time of scheduled exam, lab slip number, exam vendor phone number).



Stay on top of your business with Connex!

Now with [more policy data and notification options](#).

(Click for details and tips)

Agile Underwriting+ expansion: Transition rules

New Issue Ages 59 and under, Face Amounts equal to or below \$2,000,000

Paper Applications

- Applications falling under the expanded ages and face amounts (ages 59 and under, face amounts \$2M and under for available products) received **on or after December 4, 2021** will be available for expanded AU+ Program.
- Applications falling under the expanded ages (issue age 51-59) or the expanded face amounts (over \$1M and equal to or below \$2M) received **prior to December 4, 2021** will require full medical underwriting.

Note: Issue age is determined by the applicant's age on the birthday that is nearest to the policy effective date and the application submission date. See our flyer on the [Saving Age Option](#).

iGO Full eApp

- **New Case:** If the Agent selects an AU+ available product on or after **December 4, 2021 12:00 AM CT**, the expanded AU+ program will be available.
 - WinFlex illustrations will be available for the expanded AU+ program.
- **Locked Case (Expanded Issue Age 51-59 or DB over \$1M and equal to or below \$2M):** 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 **December 4, 2021 12:00 AM CT** must be submitted within 15 business days. These locked cases will require full medical underwriting.
- **Locked Case (Issue Age 0-50 and DB equal to or below \$1M):** 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 **December 4, 2021 12:00 AM CT** must be submitted within 15 business days. These locked cases will continue to be processed as AU+ (Non-Med) cases.
- **Cases Started, In Process, or Unlocked Cases** on or after **December 4, 2021** will be available for the expanded AU+ program.

¹ If we are unable to make an underwriting decision based on Agile Underwriting+, your client will automatically pivot to full underwriting. Underwriting rules will determine final underwriting process based on medical, prescription and insurance history. Cases that require full underwriting will automatically pivot to an exam, which will be ordered by AIG. Some conditions that will result in full underwriting include: Alcohol or drug abuse treatment history, Atrial fibrillation, Bipolar Disorder (manic depression) or chronic depression, Cancer (except basal cell carcinoma or squamous cell carcinoma), Chronic obstructive pulmonary disease, (COPD, chronic bronchitis, emphysema), Crohn's disease, Chronic kidney disease excluding stones or urinary tract infection, Diabetes, Epilepsy or seizure disorder, Heart attack or heart disease, heart surgery, Heart valve replacement, Hepatitis, High blood pressure, High cholesterol. This list is not exhaustive and is not a guarantee of approval for the policy

² Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Note that Table A and B are included in the standard rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.