



Coming soon: AU+ expansion for QoL Flex Term and QoL Guarantee Plus GUL II

Effective February 12, 2022, Agile Underwriting+ (AU+) will be available for **QoL Flex Term** and **QoL Guarantee Plus GUL II**, providing more opportunities for a seamless, lab-free experience.

This enhancement is part of our ongoing mission to improve our underwriting process and services through automation to help your clients get the life insurance coverage they need – fast, with AU+ approval often within 5 days.

AU+ guidelines for QoL Flex Term and QoL Guarantee Plus GUL II:

- Application submitted via iGO full eApp (Tele-interview required)
- Ages 59 and under
- Face amount \$1 million and under

How does AU+ work for QoL Flex Term and QoL Guarantee Plus GUL II?

1) Apply

- Apply through iGO full eApp with CRL Plus completing Part B medical history via tele-interview. In-language interpreter available upon request.

2) Tele-interview

- Client contacted by CRL Plus for application completion via tele-interview.
- At end of tele-interview, real-time decision provided if an exam is required. When required, CRL Plus will help schedule the exam for client.

3) Underwriting review

- Additional requirements requested as necessary.
- Underwriting decision provided to Agent.¹

4) Policy approved and delivered

- Approved policies are issued and delivered.

[See pages 2 and 3 for detailed AU+ parameters, submission tips and transition rules.](#)

"Opt-out" option available for Term and GUL!

Agents can select **full underwriting instead of AU+** for QoL Flex Term and QoL Guarantee Plus GUL II. This eliminates the extra touch via the tele-interview for clients more likely to require an exam and labs due to their medical history.

- By opting out of AU+ for a case, AIG will not require a tele-interview. Instead, the agent can schedule the paramedical exam or request that AIG schedule the paramedical exam.
- **To select full underwriting:** Within iGO full eApp, select "Yes" to answer the question: Would you like to opt-out of AU+ process for this application?

Look for this option for IUL submissions in a future AU+ update!

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Agile Underwriting+ expansion effective February 12 (cont.)

AU+ submission parameters by product

Applications with ages **59 and under** and meeting parameters below will start with the AU+ process and default to tele-interview, regardless of rate class.¹

Product	Face Amount	AU+ Submission Method	Part B
QoL Flex Term NEW	• \$1 million or less	• iGO full eApp	• CRL Plus tele-interview only
QoL Guarantee Plus GUL II NEW	• \$1 million or less	• iGO full eApp	• CRL Plus tele-interview only
QoL Value+ Protector II QoL Max Accumulator+ II	• \$2 million or less	• iGO full eApp • Paper	• Through \$1M and iGO full eApp: CRL Plus Tele-interview or agent-completed Part B • Over \$1M through \$2M: Tele-interview only

- **Available rate classes for AU+ applicants:** Standard and better (Tobacco and Non-Tobacco).
- **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2,000,000, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$2,000,000, AU+ is available up to a total inforce and applied-for amount of \$2,000,000.
- **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1,000,000, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1,000,000, AU+ is available up to a total inforce and applied-for amount of \$1,000,000.
- **QoL Advantage Combination Sales.** Full underwriting will be required for QoL Advantage combination sales. This is true regardless of face amounts or the product combinations. However, we are committed to providing the most seamless experience and will make this available with future enhancements.

Tips for streamlined AU+ processing (all products)

- **Use digital submission for the fastest turnaround.** Applications for Agile Underwriting+ submitted through iGO full 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.

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Agile Underwriting+ expansion effective February 12 (cont.)

Tips for streamlined AU+ processing (cont.)

- **If we are unable to make an underwriting decision based on Agile Underwriting+,** your client will automatically pivot to full underwriting.¹
- **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.
 - ✓ Within 1-2 hours: 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
for all your case needs.

AU+ Availability for QoL Flex Term and QoL Guarantee Plus GUL II (iGO full eApp only)

AU+ will be available for iGO full eApp submissions on or after February 12, 2022.

- All submissions prior to February 12, 2022, will require full underwriting.
- **New Case:** AU+ will be available for QoL Flex Term and QoL Guarantee Plus GUL II in iGO full eApp submitted after February 12, 2022, 12:00 AM CDT
- **Locked Case:** When the agent enters iGO full eApp for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process.
 - **Cases locked before February 12, 2022, 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** submitted on or after **February 12, 2022, 12:00 AM CDT** will be available for AU+ program for QoL Flex Term and QoL Guarantee Plus GUL II.

¹ If we are unable to make an underwriting decision based on Agile Underwriting+, your client will automatically pivot to full underwriting. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors. 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.