



QoL

Fast decisions for fast-paced lives.



**Life insurance
coverage
for your clients.**

FASTER.



Agile Underwriting+ (AU+) is a streamlined underwriting process that provides a fast and convenient path from submission to approval. The majority of AU+ applications can proceed without an exam.*

If we determine that full underwriting is required, we'll take care of scheduling the exam and medical requirements.

* If we are unable to make an underwriting decision based on the AU+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements for a decision to be rendered.

AU+ **FAST** facts.

AU+ guidelines.

Applications with ages **59 and under** will start with the AU+ process and default to the tele-interview, regardless of rate class. AU+ also provides the flexibility for an agent-completed Part B for some IUL cases.

Product	Face Amount*	AU+ Submission Method	Part B
QoL Flex Term	\$1 million or less	iGo full eApp	CRL Plus tele-interview only
QoL Guarantee Plus GUL II	\$1 million or less	iGo full eApp	CRL Plus tele-interview only
QoL Value+ Protector II QoL Max Accumulator+ II	\$2 million or less	<ul style="list-style-type: none"> iGo full eApp Paper 	<ul style="list-style-type: none"> Through \$1M and iGo full eApp: CRL Plus Tele-interview or agent-completed Part B Over \$1M through \$2M: Tele-interview only

- The available rate classes for applicants approved through AU+ is Standard and better (Tobacco and Non-Tobacco)**
- **IUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required.**
If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million.
- **Term/GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.**
If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

“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.

- 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!

* Face amount is based on the total amount of coverage issued and placed in-force with AGL.
** 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.

Most applications submitted for AU+ are approved in 5 days.

Cases receiving 5-day turnaround must be submitted through digital submission and meet the below requirements:

- Application package, including completed Part B, must be submitted in good order, AND
- Client has NONE of the “slow” or unavailable conditions listed on pages 6 and 7 which includes any rated risk
- Fully prepared client that provides ACCURATE and COMPLETE information during tele-interview or agent completed Part B using the the iGo full eApp. Refer to the client guide, [Preparing for the Tele-Interview and Exam](#), for preparation tips.

NOTE: Five full business days beginning once fully completed Application Part A and Part B are received in the home office in good order. Agents not already licensed AND appointed or incomplete Application information will delay the process. The timeline begins the day after the case is submitted (e.g. If a qualifying application is received on Monday, an issue/conditional issue decision would be available the following Monday). If information received is incomplete, the 5 day timeline restarts when missing requirements are received as directed.

AU+ submission options.



iGO full eApp **BUILT FOR SPEED**

AU+ available for IUL, GUL and Term

APPLY

- Agent submits iGO full eApp for AU+ process
- IUL with face amount through \$1 million: Agent-completed Part B or tele-interview
- IUL with face amount over \$1 million through \$2 million: tele-interview only
- Term and GUL with face amount through \$1 million: tele-interview only

Note: In-language interpreter available for tele-interview. Must be requested with application.

TELE-INTERVIEW (IF APPLICABLE)

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
- Client voice-signs the medical history at the end of the interview and evaluation begins immediately¹
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When labs are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- If necessary, Exam and Lab results reviewed (additional requirements requested as needed)
- Underwriting decision made²

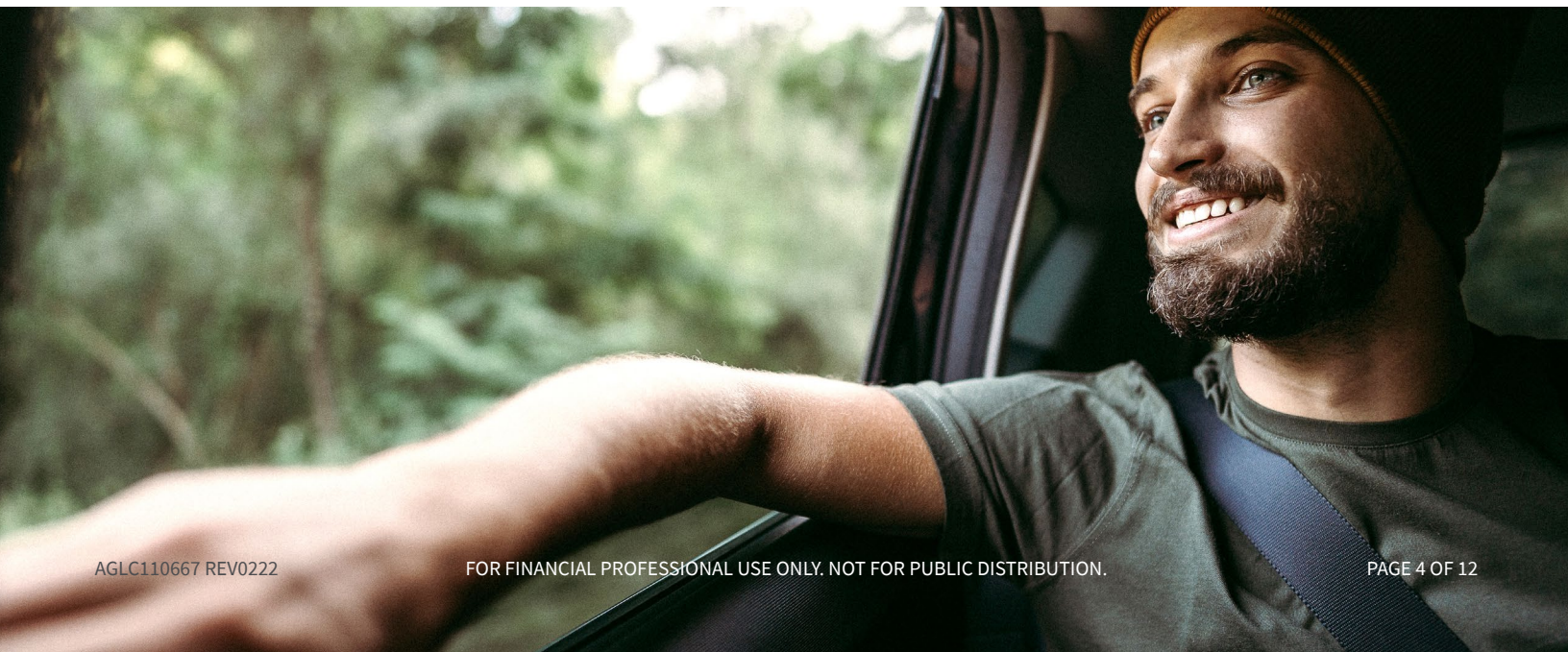
REQUIREMENTS & POLICY ISSUE

- If necessary, Agent submits revised illustration at the approved rate class for policy issue

See pages 8-9 for submission tips that can help result in faster processing times.

¹ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

² Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for the Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.



AU+ submission options.



Paper application³

AU+ available for IUL with VENDOR completed Part B

APPLY

- Agent submits Part A application and signed illustration
- New Business representative contacts Agent to confirm any inaccuracies or gather missing information

SUBMIT REQUIREMENTS

- If needed, Agent contacts Client for any missing or incorrect information
- Agent then provides information to New Business and if needed, provides updated documentation

TELE-INTERVIEW

- Vendor CRL Plus contacts client to complete the tele-interview Part B medical history
Note: In-language interpreter available for tele-interview. Must be requested with application.
- Client voice-signs the medical history at the end of the interview and initial evaluation begins immediately⁴
- At end of tele-interview, real-time decision is made if an exam is required. If exam is needed, interviewer will help schedule appointment for client.
- When labs are not required, AIG will quickly notify agent of the final underwriting decision

UNDERWRITING REVIEW

- Exam and lab results reviewed (additional requirements requested as needed)
- Underwriting decision made⁵

REQUIREMENTS & POLICY ISSUE

- If necessary, Agent submits revised illustration at the approved rate class for policy issue

See pages 8-9 for submission tips that can help result in faster processing times.

³ This Agile Underwriting+ submission method may experience slower turnaround times than the electronic process.

⁴ A wet signature process will be available following the tele-interview if the client is unwilling to sign with a voice signature.

⁵ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No flat extra ratings available for this Agile Underwriting+ program. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

Slower AU+ scenarios.



The following conditions may not fit our AU+ program. However, if AU+ is available, these conditions will cause longer processing turnaround times:

- Complex beneficiaries
- Replacement policies
- Evidence of undisclosed medical history



Not available for AU+.

AU+ is not available for the following automatic decline or rated risk scenarios.

With few exceptions, applications that meet the AU+ submission parameters will default to the tele-interview process, and will move to full underwriting when required since our AU+ program rate class availability is limited to Standard and better. The following automatic decline, rated risks and additional underwriting considerations will result in a move to full underwriting.

- Financial Underwriting Factors involving net income, face amount, and beneficiary designations
- Morbidly obese
- Insulin-dependent Diabetes
- Any outstanding non-routine medical tests, evaluation of abnormal tests results
- History of a chronic disease or impairment
- History of DUI within the last 5 years
- Felony convictions during the past 10 years
- History of bankruptcy during the past 5 years
- Declined or rated on other American General Life Insurance or United States Life Insurance Company of New York life application
- Previously rated or declined by any US insurer for any reason during the past 5 years
- Immediate family members diagnosed with heart disease prior to age 50, amyotrophic lateral sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, huntington's disease, aneurysm, or cancer
- Uncontrolled high cholesterol
- Uncontrolled blood pressure or poorly controlled on more than 3 medications
- Heart disease or vascular disorder
- Stroke, transient ischemic attack
- History of cancer, other than basal cell carcinoma or squamous cell skin cancer
- Any pituitary or adrenal disease or disorders
- Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megaloblastic)
- Chronic kidney disease or disorders other than kidney stones or acute kidney infections
- Any neurological or neuromuscular disorder
- Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
- Most cases of depression except mild depression
- Rheumatoid or psoriatic arthritis
- Myasthenia Gravis, osteomyelitis
- Excessive alcohol use
- Illicit drug use other than infrequent marijuana
- Military occupations
- Business or charitable
- Foreign travel to most countries when duration of all travel is 57 days or more annually (where foreign travel underwriting allowed by state law)

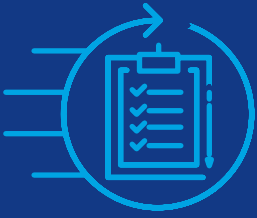
This list is not exhaustive. Individual consideration may be necessary. For additional details see [Field Underwriting Guide \(AGLC101638\)](#).

NOTE: Foreign Nationals will not go through the AU+ process as they are excluded. Foreign Nationals are defined as applicants other than U.S. Citizens or Permanent Residents/Green Card Holders. See [Guidelines for Sales to Foreign Nationals⁶ \(AGLC108891\)](#) for specific requirements.

If the proposed insured does not meet the criteria and an exam is required, the client will be offered the opportunity to schedule an exam and move to full underwriting.

See FAQ on page 10-11 for more details.

⁶ Applicants other than US Citizens or Permanent Residents/Green Card Holders.



Tips for streamlined processing.

- **Use digital submission for the fastest turnaround.** Applications for AU+ submitted through our digital submission option (iGO full eApp) are often approved within 5 business days when the application is initially 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. 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.
 - **For cases submitted by iGO full eApp or paper application,** the CRL Plus tele-interview phone line 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 reflect expectation after a case is received at the home office.
 - 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).



Client preparation for Part B tele-interview medical history (and exam if needed).

It's important to fully prepare clients for the tele-interview so they know what to expect. This will help streamline the process and improve the likelihood of AU+ processing.

Overview

Clients will spend about 30 minutes on the phone with an experienced interviewer. During the tele-interview, the client will be asked questions regarding their doctor, build, family medical history and their personal financial, medical and lifestyle history, as well as medications and any use of alcohol and other substances.

Talk to your client to set expectations

It is important to provide ACCURATE and COMPLETE information during the tele-interview. Not providing accurate and complete information could result in requiring exam and labs for additional underwriting review, or potentially a denied application.

For this reason it's vital the client has the following details at time of interview.

Basic, yet critical:

- Doctor name/address - if client does not have a primary care physician, include name of doctor that provides prescriptions
- Date of last doctor visit - reasons for and dates of treatment
- Height and weight
- Current medications
- Names of prescription medicines
- Family history for parents and siblings including heart disease and/or cancer details

Medical conditions: If client has been diagnosed with any medical conditions such as history of high blood pressure, cholesterol concerns or diabetes they must provide specifics of recent levels or readings. It is imperative to provide date of diagnosis, treatments along with any medications.

Juveniles: If insured is a minor, the tele-interview is completed with the minor's parent or legal guardian, and their signature is secured. Please note the child's height and weight as well as the minor's last 4 digits of the social security number will be requested.

View the Part B medical questions in this [sample Part B application](#).



Tele-interview real-time exam decision

Upon completion of the tele-interview, a real-time decision will be provided to the client if exam and labs will be required.

If the exam is not required upon conclusion of the tele-interview, the examiner will thank the applicant for their time and advise if anything else is needed, we will contact their Agent.

If the exam is required, the interviewer will assist the client with scheduling a short, free paramed exam at their home or place of business. The interviewer will schedule the exam appointment with the applicant. **No action is required by the agent.** A trained medical examiner will visit the client and obtain physical measurements of height, weight, blood pressure and pulse; collect blood and urine.

Frequently asked questions. (1 of 2)

Q Can the Part B be completed by the Agent?

A Yes, agents have the option of submitting agent-completed Part B applications for cases that meet the following criteria:

- IUL applications with 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.”

Q Can we opt-out of the AU+ process to full underwriting at time of application submission?

A Yes, for Term and GUL, Agents can select full underwriting instead of AU+ when submitting by iGO full eApp. 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.

To select full underwriting within iGO full eApp, select “Yes” to the question: Would you like to opt-out of AU+ process for this application?

Q Will Accelerated Access Solution (AAS) be available with AU+?

A Yes, AAS will be available with AU+ on applications so long as the rider is currently available in the state in which they are applying.

Q What sources are used during the AU+ process?

A We obtain various data sources including these items: LabPiQture, the Motor Vehicle Report (MVR); MIB Report; Credit Report and Prescriptions (Rx Report). Classes Standard or better are available for the AU+ products.

Q What happens if it is determined that an exam and labs are required for my client?

A The client will have two options:
(1) Proceed with full underwriting for the applied-for face amount and product;
(2) withdraw the application.

Q How can the application progress be tracked on Connex?

A Status can be tracked by viewing the case requirements on Connex:

- Upon submission, the “No Exam or Labs Required” requirement will post on Connex
- In cases where it is determined that labs are needed, the ‘No Exam or Labs Required’ requirement will be marked canceled on Connex with a corresponding updated requirement showing “Labs Required”
- Further, three new outstanding requirements will appear on the case: Urinalysis, Blood Profile and Physical Measurements
- No further action is required by the agent for these requirements so please disregard any instructions about them

Frequently asked questions. (2 of 2)

Q Does my client need to complete a new application to re-apply if it is determined that an exam and labs are needed?

A No, a new application form is NOT needed.

Q When does the LTLIA become binding with a tele-interview?

A As shown below, LTLIA coverage becomes effective once the Part B signature is voice-signed at the end of the interview and all of the other LTLIA requirements are met, including payment. Note that a signed bank draft form suffices as a form of premium payment, in lieu of actual monies.

B. When Coverage Will Begin:

COVERAGE WILL BEGIN WHEN ALL OF THE FOLLOWING CONDITIONS HAVE BEEN MET:

- Part A of the application must be completed, signed and dated; and
- The first modal premium must be paid; and
- Part B of the application must be completed, signed and dated and all medical exam requirements satisfied.

Coverage under this Agreement will not exist until all of the conditions listed above have been met.

Q Can you use labs/exams that are already on file from a previous application submitted within the last year for another policy?

A Yes, if those labs are from within the last year. They will, however, prevent the policy from being reviewed through the AU+ process and will be reviewed through full underwriting.

Q Is the AU+ program available to Foreign Nationals?

A No. This rule applies to non-resident aliens actively living in the United States (or at least claiming to). Anyone other than a U.S. citizen or Green Card holder is not eligible for the AU+ program.

AU+ products would not be available if either the proposed insured, owner and/or payor is a foreign national.

Q What are the most common reasons for a client to be required to take exam and labs?

A The following are leading reasons for requiring exam and labs on policies that started in the AU+ process. Note this list is not all inclusive. The additional underwriting requirements may be needed if the applicant has an impairment or history that affects mortality.

- Unacceptable Body Mass Index reading
- History of certain drug prescriptions without providing a doctor on Part B
- History of diabetes drug prescriptions
- History of certain drug prescriptions with no admission on Part B or clean sheeted Part B
- Medical information bureau (MIB) hit for tobacco without admission
- MIB hit(s) without admission on Part B
- Health claim history without admission on Part B
- No health data or insufficient data

If you still have questions, please contact your Case Relationship Manager or Internal Wholesaler.



Learn more at
AIG.com/QoL

QoL

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Policies issued by American General Life Insurance Company (AGL), Policy Forms ICC16-16760, 16760, ICC19-19646, 19464, ICC21-19310 Rev0321, ICC21-19311 Rev0321, 19310-10A Rev0321, 19311-10A Rev0321, ICC15-15442, 15442; Rider Forms ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, ICC15-15600, 15600, 82012, 82410, ICC14-14002, 14002, ICC14-14012, 14012, ICC14-14001, 14001, ICC16-16420, 16420, 14306, 07620, ICC15-15997, 15997, ICC15-15996, 15996, ICC15-15994, 15994, ICC15-15271, 15271, ICC15-15272, 15272, ICC15-15273, 15273, ICC15-15274, 15274, ICC13-13600-5, 13600-5, 15972, 82012, 82410, 88390, 82001, 15990, AGLA 04CHIR-CA (0514), AGLA 04CRIR REV1005, and AGLA 04TIR REV1005. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. 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.

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