

# AU+ availability review checklist

This checklist can help provide a quick way to determine if applications will go through Agile Underwriting+ (AU+) or full underwriting. If any of the questions listed below are answered no, full underwriting may be required.

## Program Parameters:

	YES	NO
Is your client age 59 or less?	YES	NO
For IUL is the total face amount applied for \$2 million or less?		
For IUL is the total face amount inforce and applied for with AIG \$2,000,000 or less? <sup>1,2</sup>		
For Term and GUL is the total face amount applied for \$1 million or less?		
For Term and GUL is the total face amount inforce and applied for with AIG \$1,000,000 or less? <sup>1,2</sup>		

## Applicant Considerations:

	YES	NO
Is the applicant a US Citizen or Permanent Resident Card Holder?	YES	NO
Is the applicant's most recent and average blood pressure less than 155/92?		
Is the applicant's cholesterol less than 300?		
Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart)		
Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years?		
The applicant does not have any of the Automatic Decline or Rated Risk Scenarios.		
The applicant has not had any life, health or disability insurance rated or declined.		
The applicant has not filed for bankruptcy in the past five years.		
The applicant has not had a DUI or reckless driving violation in the last 10 years.		
The applicant has not had more than 3 moving violations in the past 3 years.		
The applicant has not received a felony conviction in the past 10 years.		

**Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from AIG. Please refer to the [Agile Underwriting+ Guide \(AGLC110667\)](#) for more program availability details.**



**Questions? 800-677-3311**

<sup>1</sup> **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.

<sup>2</sup> 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.

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. 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, issue or deliver policies or contracts in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

HEIGHT		WEIGHT	
Feet	Inches	Low	High
4	8	80	147
4	9	83	153
4	10	85	158
4	11	88	164
5	0	90	169
5	1	92	175
5	2	95	180
5	3	96	186
5	4	99	192
5	5	101	198
5	6	103	204
5	7	105	210
5	8	108	217
5	9	111	223
5	10	114	229
5	11	117	236
6	0	120	242
6	1	123	249
6	2	126	256
6	3	129	263
6	4	132	270
6	5	136	277
6	6	139	284
6	7	142	291
6	8	167	299
6	9	172	305

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