



Underwriting Strengths and Sweet Spots

Our Term Table ratings are less expensive

At American General Life Insurance Company (AGL), our term table ratings are added to our Special Class (tobacco or non-tobacco) rates which are less than our standard rates. The result? Our rated premiums are often significantly better than the competition. **Compare premiums, not underwriting classes.**



Large retention & automatic binding capacity

We offer competitive retention limits, with permanent plan retention of \$10 million through age 70 and term retention of \$3.5 million through age 70.

Our automatic binding limit of \$60 million through age 70 for permanent plans and \$41 million for term plans through age 70 — both up to Table D — also makes AGL competitive among leading life insurance carriers in the U.S.

Flex Points crediting program

With Flex Points, your client may qualify for one class Preferred upgrade or one Substandard class improvement if they meet at least four of the reference points in our program. See our [Flex Points](#) flyer for details.



Expanded Standard

On all permanent plans, our Expanded Standard program allows our underwriters to improve Table B cases to standard rates through age 70.

- Available on all permanent plans up to our auto-bind limit of \$60 million (see Automatic Binding Capacity above).
- Cases improved to Standard using Expanded Standard are not eligible for preferred class consideration

Fast turnaround on Informal applications

There are two ways to obtain quotes.

- **Full Informal:** History and medical records review with quote response in 6 business days or less. See [Informal Application Guidelines](#) for details.



- **Quick Quote:** Quick e-mail response, usually within 1 business day, when you have questions requiring significantly less detail than a Full Informal. See [Quick Quote Tips](#) for more information.



Our team makes a difference

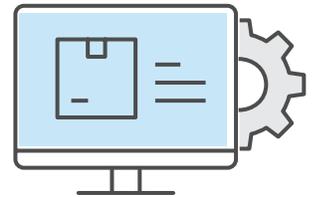
- Relationship team: One consistent underwriting relationship for all cases, including expert handling of your large-face, large-premium applications by each team's most experienced underwriters.
- A team of leading medical directors and underwriting staff with expertise in large and complex-case markets.
- Focused process devoted to obtaining the best possible offer for an applicant. Every case is reviewed with the goal of finding opportunities for improved ratings.



Our underwriting is simple, fast, consistent

Being a partner in your success is important to us, which is why we've built an underwriting process that will provide a seamless experience and reliable results for your cases.

- Every application goes through our automated underwriting system, even when labs are required, ensuring a consistent outcome.
- Agile Underwriting (AU+), our fluidless program, continues to expand and is now available for all products.
- You can count on your applications benefiting from our automation without unexpectedly routing to full underwriting.



See more ways our underwriting adds value:

[AIG Underwriting: Simple, fast, consistent](#)

Our Underwriting Sweet Spots

Unless otherwise specified, these Sweet Spots describe scenarios where a client may be eligible for as good as best class. Please keep in mind these are guidelines. Eligibility does not mean that best class is guaranteed, as other factors or conditions may apply.

Family History

- We ignore all family history over age 65
- We ignore gender-specific cancer family history
- For death of either parent prior to age 60, only cardiovascular deaths and specific cancers (colon, lung, melanoma, pancreatic) are excluded from preferred

Cancer

- We can consider best class for these cancers:
 - Non-melanoma skin cancer
 - Cervical cancer
 - Stage 1 Seminoma
 - Papillary thyroid cancer
 - Remote history of melanoma in situ

Cholesterol

- For preferred classes, we only use the HDL ratio when the total cholesterol is less than 300 for preferred classes
- For ages 70 and above, total cholesterol over 130 is considered for best class if HDL is less than or equal to 5.0

Nicotine Use

- No use in past 12 months eligible for Standard Plus Non-Tobacco for Term
- No use in 3 years eligible for Preferred Non-Tobacco (Term and Permanent)
- No use in 5 years eligible for Preferred Plus (Term and Permanent)

Cigar

- One per week eligible for best class

Marijuana

- **NEW!** Adult (18+), use 8 or less days per month eligible for best class if otherwise qualified.

Anxiety

- Eligible for best class if anxiety is mild/moderate with good control of symptoms and:
 - No more than 2 daily medications
 - Regular care
 - No ER visits

Depression

- Ages 30-65 eligible for best class if minor and mild in degree with:
 - No other psychiatric or personality disorders
 - No history of alcohol or drug abuse
 - No medications or one low-dose medication
 - No adverse driving history
 - No hospitalizations for mood disorders
 - No missed work

Pre-Diabetic or Impaired Glucose Tolerance

- Ages 50 and up with no formal diagnosis eligible for:
 - Standard Non-Tobacco if A1C is less than 6.4
 - Best class if A1C always under 6.0 - no medication

Build

- APS only ordered for Table D or worse
- BMI used in place of gender-specific height/weight chart, providing more competitive offers

Field Underwriting Guide

We are committed to helping you quote the best premium up front. Please refer to our [Field Underwriting Guide](#) for the latest guidelines. For the latest resources, visit the Underwriting section of [AIG.com/Connex](https://www.aig.com/Connex).



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PAGE 2 OF 2