

## Our underwriting: 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.

### Three key ways we bring value to YOUR business:

1

#### Automation is our foundation

- **Automation = faster outcomes:** Every application goes into our automated underwriting system. Even when labs are required, applications flow through the automated system, ensuring a consistent outcome.
- **Comprehensive data:** Our robust automated underwriting system uses data sources to validate your clients' information to get protection faster.
- **Fewer requirements:** 50% reduction in APS orders since our automated underwriting launch in 2017.

2

#### Agile Underwriting (AU+), our fluidless program, just expanded

- **Now available for all products:** IUL (up to \$2M and ages 18-59) and GUL and Term (up to \$1M and ages 18-59). For IUL, 80% of all applications received are included in these parameters.
- **Higher placement rates:** Consistently higher placement rates on applications that do not require labs.
- **Faster decisions:** Instant offer or lab/exam decision at end of tele-interview. Over 60% of eligible IUL applications receive an underwriting decision without requiring fluids.

3

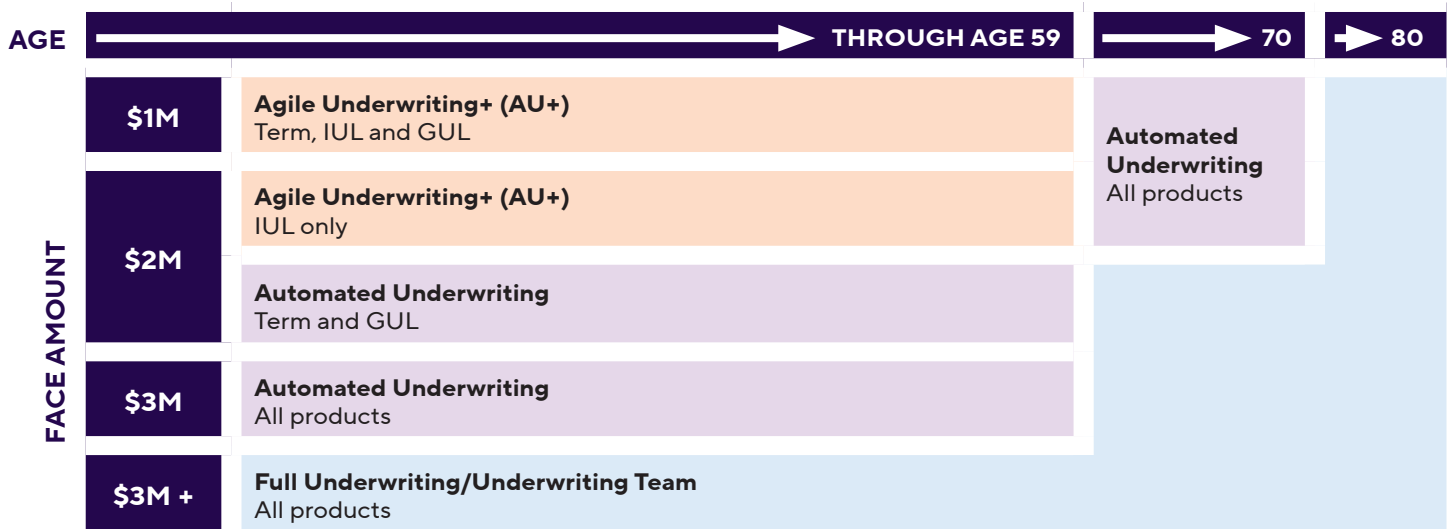
#### Consistent process and results you can trust

- **Automation = consistency:** Our automated underwriting engine provides consistent results and removes subjectivity.
- **Predictability:** You can count on your applications benefiting from our automation without unexpectedly routing to full underwriting.
- **A seamless, transparent pivot to full underwriting (if needed):** We will handle the exam scheduling with the client, and you can use Connex to follow the progress.

## Did you know?

We never randomly route to full underwriting. That's how consistent our automated system is!

# Every application goes through our automated underwriting system. Our underwriting: Simple, fast, consistent



- Agile Underwriting+ (AU+):** Fluidless, lab-free program
- Automated Underwriting:** Fluids/labs required
- Full UW/UW team:** Machine-assisted underwriting with fluids and labs

Submit a case to see how simple, fast and consistent our underwriting can be for you.



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). 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 and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

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. ©2022 Corebridge Financial, Inc. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

AGLC201533 REV0922.

PAGE 2 OF 2