

A winning combination: IUL and Agile Underwriting+

Using AU+ with our IULs provides a faster lab-free path to up to \$2M in meaningful coverage and potentially valuable supplemental retirement income.

Did you know?

IUL

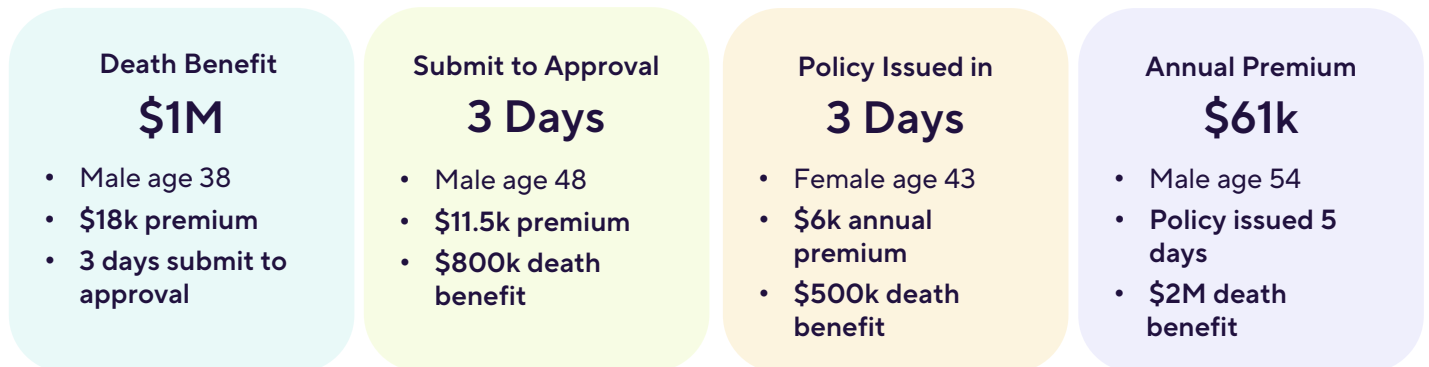
- Premium rates are among the best

Agile Underwriting+

- Ages 18-59, \$2M or less death benefit¹. **78% of IUL applications** fall within these age and face limits.
- **68% IUL lab-free**
- Maintaining a 50% reduction in APS orders since launch, with continued focus to decrease orders further
- Most applications are **approved in 3-5 days**²
- If a client doesn't qualify, **we provide you with the reason** and schedule labs, without a new app or product change required
- Clients can get Preferred Plus rate class

AU+ delivers fast decisions and supports flexible case design.

Recently placed IUL policies



Run a few IUL scenarios to see its competitive premiums, impressive death benefits and distributions.

Make our IULs your go-to!

¹ IUL applications: If total amount of AGL inforce and applied-for coverage (including internal replacement) 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.

² Three to five full business days beginning once fully completed Application Part A and Part B are received by the home office and are in good order.

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