

## NEW NON-MEDICAL UNDERWRITING on Max Accumulator+ and AG Platinum Choice VUL 2

Effective April 16, 2018, Max Accumulator+ and AG Platinum Choice VUL 2 policies that fall within predetermined guidelines will be processed with non-medical underwriting; resulting in a fast, convenient path from submission to approval!

This process shortens the underwriting cycle time for many of your healthy clients. For those who qualify, the application process will be less intrusive: *no physical exam, no APS, no lab tests, and no Para-med.* Cycle times, from application receipt to underwriting decision, will be reduced significantly as a result.

### Non-medical underwriting criteria

- Ages 0-50
- Face amounts:
  - Max Accumulator+: \$50,000 - \$499,999.99
  - AG Platinum Choice VUL 2: \$100,000 - \$499,999.99
- No lab tests, physical exam or APS required for proposed insured
- Up to Best underwriting class available<sup>1</sup>
- If amount applied for on any new application, plus any coverage issued within the last 12 months, is equal to or greater than \$500,000, this new coverage applied for will be subject to age and face requirements for full underwriting<sup>2</sup>

Max Accumulator+ AG Platinum Choice VUL 2			
Product	Face Amounts	Ages	Underwriting
Max Accumulator+	\$50,000 – \$499,999.99	0-50	NEW Non-Medical
		51+	Traditional
AG Platinum Choice VUL 2	\$100,000 – \$499,999.99	0-50	NEW Non-Medical
		51+	Traditional
Both Products	\$500,000 and above	0-51+	Traditional

<sup>1</sup>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. Substandard classes are only available through Table E. Note that Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.

<sup>2</sup>Face amount is based on the total amount of coverage issued and placed in-force by AGL within the past 12 months.

### On-Demand Training

available NOW via our pre-recorded [webcast](#), or mark your calendar for [live training](#) beginning April 16<sup>th</sup>.

### AG Quick Ticket® – Available on IUL

Also beginning April 16<sup>th</sup>, use our AG Quick Ticket online submission system for even faster Max Accumulator+ processing. [AG Quick Ticket Playbook](#)

### New Opportunity – Same Great Product

Remember – this is still the same competitively performing product, using the same underwriting standards, with the same compensation – it’s just a simpler and faster path to coverage!

- Up to Best underwriting class available<sup>1</sup>
- Offers the same rates as “fully underwritten” version for the same classes
- Chronic Illness Rider is available
- No changes to compensation
- Existing Max Accumulator+ / AG Platinum Choice VUL 2 products offered\*

\* Spouse/Other Insured Term rider not available on non-medically underwritten policies. [CONTINUED >>](#)

Policies issued by American General Life Insurance Company (AGL). Policy Form Numbers: 15646, ICC15-15646, 14904, ICC14-14904; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82012, 82410, 14002, ICC14-14002, 14306, 07620, 15997, 15996, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, 14291, ICC14-14291, 04720, 14012, ICC14-14012, 14002, ICC14-14002, 07620, 13601, ICC13-13601, 16420 and ICC16-16420. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). 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. Please refer to the policy for complete details. Guarantees are backed by the claims-paying ability of the issuing company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA. ©AIG 2018. All rights reserved.

## Transition Rules:

- Paper applications received on or after April 16, 2018, will be setup with the new age & amount requirements, unless the old age & amount requirements are requested in the quote.
  - Max Accumulator+ and AG Platinum Choice VUL 2 quotes generated through WinFlex on or after April 16<sup>th</sup> will be illustrated using the new age & amount grids.<sup>3</sup>
- All applications with a received date after May 16, 2018 will automatically receive the new age & amount requirements.

## FAQs:

### Q: Will Accelerated Access Solution (AAS) be available on a non-medically underwritten Max Accumulator+ or AG Platinum Choice VUL 2 policy?

A: Yes, AAS will be available with any non-medically underwritten Max Accumulator+ or AG Platinum Choice VUL 2 application so long as this rider is currently available in the state in which they are applying.<sup>1</sup>

### Q: Can you explain the non-medical underwriting process more?

A: Non-medical underwriting means that no labs, physical exams, APSs, or Para-meds will be required from the proposed insured, or considered when underwriting the policy. We will still conduct reviews of the Motor Vehicle Report (MVR); Medical Information Bureau Report (MIB); and Prescription medication history (Rx Report) as required. Classes table E or better will qualify for the non-medically underwritten products.

Your underwriter will make an offer from Preferred Best to table E for your client based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. This is not a blended rate, [your client will receive a “fully underwritten” rate through a non-med process.](#)<sup>2</sup> Clients who do not qualify for Table E or better can reapply for a face amount of \$500,000 or greater. They would then be eligible for full underwriting consideration; which includes para-med and APS based age and amount criteria.

### Q: How is non-medical different from simplified underwriting?

A: Unlike American General Life Insurance's simplified underwriting process, a case that does not meet the non-med criteria will NOT automatically be diverted to full medical underwriting or to an underwriter for further evaluation.

### Q: What happens if my client does not meet the non-medically underwritten guidelines?

A: Non-medical underwriting is now the ONLY option for underwriting a case for an individual ages 0 – 50 with a face amount of \$50,000 - \$499,999.99 for Max Accumulator+ and \$100,000 - \$499,999.99 for AG Platinum Choice VUL 2.

If the proposed insured does not meet the criteria, or wants to undergo full underwriting, they can either increase the face amount to \$500,000+ and re-apply, or apply for a different product.

<sup>1</sup>Spouse/Other Insured Term rider not available on non-medically underwritten policies.

<sup>2</sup>Note that Tables A and B are included in the Standard Underwriting class pricing; Tables C, D & E are included in the Table D Underwriting class pricing. Substandard classes are only available through Table E.

<sup>3</sup> During the transition period, quotes with the old age & amount grids can be requested from the Sales Support Desk.

