

Process apps faster with our distinctive IUL non-medical underwriting opportunity!

Have a case meeting these specs?

With few exceptions such as Foreign Nationals, applications that meet the product, age and face amount parameters will start with the non-medical underwriting process and go through tele-interview, regardless of rate class.

- Ages 0-50, 18-50 in New York
- Face amounts \$50,000 - \$1,000,000¹
- Standard up to Preferred Plus underwriting classes available²
- Vendor-completed Part B tele-interview only
- Proposed insured does not have any conditions as outlined by our [Non-Medical UW Guidelines](#) (AGLC110667-LB)



SATISFY YOUR NEED FOR SPEED!

What makes non-medical underwriting better?

Non-medical underwriting makes the purchase process simpler for your client, faster and easier for you to complete.

Qualified Client Benefits:

- No exam, labs or attending physician statement (APS)
- Real-time exam decision if labs are needed and ability to schedule exam immediately at conclusion of tele-interview³

Financial Professional Benefits:

- Easy processing - fewer requirements to gather
- Same great products - no changes to compensation or features
- Option to use digital submission for the fastest turnaround

If we are unable to make an underwriting decision based on the non-medical underwriting process, your client will be moved to a fully underwritten process; which will include an in-person paramedical examination with blood and urine samples. AIG will be responsible for scheduling these medical requirements. No further action is required.

¹ If the amount of inforce coverage for the applicant is greater than \$1,000,000, this new application for coverage can not be available for non-medical underwriting review. If the amount of inforce coverage for this applicant is less than \$1,000,000, any new application for coverage may only be available for non-medical underwriting review up to a total inforce and applied-for amount of \$1,000,000.

² 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.

Note: Table A and B are included in the standard rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

³ The tele-interview real-time exam decision capability only applies to cases submitted via iGO eApp or Paper, which are fulfilled by CRL Plus. These changes are not yet in effect for AG Quick Ticket or iGO drop ticket cases, which are fulfilled by ExamOne.

To learn more contact us today!

“Non-Medical Underwriting” or “Non-Med” as described in this document, means that no in-person paramedical examination will be required of a life insurance applicant.

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Number: ICC16-16760, 16760, 19646, ICC19-19646; Rider Form Numbers: ICC15-15994, 15994, ICC15-15600, ICC13-13601, ICC14-14012, ICC16-16420, ICC14-14002, 14306, 07620, ICC15-15997, ICC15-15996, ICC15-15271, ICC15-15274, ICC15-15273, ICC18-18276, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 15646N; Rider Form Numbers: 15994N 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features including rates may vary by state. Please refer to your policy.

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