

Satisfy your need for speed
with our distinctive IUL
non-medical opportunity!

Have a case like the below? We'll process it faster with non-medical underwriting.

- Ages 0-50
- Face amounts \$50,000-\$499,999¹
- Up to Preferred Plus underwriting classes available²
- Proposed insured does not have an ineligible condition as outlined by our Non-Medical UW Guidelines

BUILT FOR SPEED!

"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.

What makes non-medical underwriting better?

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

Eligible Proposed Insured:

- No physical exam
- No lab tests
- No attending physician statement (APS)
- No Paramed

Financial Professional:

- Easy processing with fewer requirements to gather
- Same great product - no changes to compensation or features
- Available for online processing with AG Quick Ticket[®] – faster submission for faster commission

If we are unable to make an underwriting decision based on the Non-Medical Underwriting process, you have the option to move to a fully underwritten process; which could include an in-person paramedical examination with blood and urine samples.

Max Accumulator+

Index Universal Life insurance, offers innovative features and riders to help your clients maximize and access cash value, possibly tax-free.

Start running with the speed you need to accelerate your IUL business!

FOR MORE INFORMATION

¹ If amount applied for on this application plus any coverage issued within the last 12 months is equal to, or greater than \$500,000, this new application for coverage will not be eligible for non-medical underwriting review. This new application for coverage will be reviewed through full underwriting at the applied-for amount.

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. Substandard classes available through Table E. Note Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.



Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Number: 19646, ICC19-19646; Rider Form Numbers: 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: 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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