



## Lab Scoring

AGL and US Life use a lab scoring methodology to determine preferred rate classes and overall acceptability. Applicants with favorable lab scoring results, in addition to our established preferred criteria, are eligible to receive our best offers. The vast majority of applicants who previously met Preferred Plus, Preferred Non Tobacco, Standard Plus, or Preferred Tobacco rate class criteria continue to do so.

## Accelerated Access Solution (AAS) Chronic Illness Rider

- Currently available only on certain permanent plans, and is only available at issue; cannot be added to coverage at time of conversion (see product specific documents for complete details)
- Chronic Illness Supplemental Application required at the time of application (available on Forms Depot)
- For all amounts, Expanded Inspection Report (71IR ) required for ages 61+, when this rider is requested. This inspection report must be ordered from the home office and includes an EMST (Enhanced Mental Skills Test)
- Rider coverage is not available:
  - If rated Table E or higher, or
  - If rated with medical or non-medical flat extras

## Trust Certificate

A Certificate of Trust (form AGLC2239COT) must be submitted prior to underwriting approval whenever a trust is listed as policy owner. An Acknowledgement and Release Form (form AGLC 2239AR) is required whenever an agent is named as trustee.