

AU+ availability review checklist

This checklist is intended to provide a quick way to help set appropriate client expectations if full underwriting may be required. If any of the questions below are answered no, full underwriting may be required and opting out of AU+ may be in your client's best interest.

Program parameters:

| | YES | NO |
|---|--------------------------|--------------------------|
| Is your client between the ages of 18 and 59? | <input type="checkbox"/> | <input type="checkbox"/> |
| For IUL, is the total face amount inforce and applied for with AIG \$2 million or less? ¹ | <input type="checkbox"/> | <input type="checkbox"/> |
| For Term and GUL, is the total face amount inforce and applied for with AIG \$1 million or less? ¹ | <input type="checkbox"/> | <input type="checkbox"/> |

| HEIGHT | | WEIGHT | |
|--------|--------|--------|------|
| Feet | Inches | Low | High |
| 4 | 8 | 80 | 147 |
| 4 | 9 | 83 | 153 |
| 4 | 10 | 85 | 158 |
| 4 | 11 | 88 | 164 |
| 5 | 0 | 90 | 169 |
| 5 | 1 | 92 | 175 |
| 5 | 2 | 95 | 180 |
| 5 | 3 | 96 | 186 |
| 5 | 4 | 99 | 192 |
| 5 | 5 | 101 | 198 |
| 5 | 6 | 103 | 204 |
| 5 | 7 | 105 | 210 |
| 5 | 8 | 108 | 217 |
| 5 | 9 | 111 | 223 |
| 5 | 10 | 114 | 229 |
| 5 | 11 | 117 | 236 |
| 6 | 0 | 120 | 242 |
| 6 | 1 | 123 | 249 |
| 6 | 2 | 126 | 256 |
| 6 | 3 | 129 | 263 |
| 6 | 4 | 132 | 270 |
| 6 | 5 | 136 | 277 |
| 6 | 6 | 139 | 284 |
| 6 | 7 | 142 | 291 |
| 6 | 8 | 167 | 299 |
| 6 | 9 | 172 | 305 |

Applicant considerations:

| | YES | NO |
|---|--------------------------|--------------------------|
| Is the applicant a U.S. Citizen or Permanent Resident Card Holder? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the applicant's most recent and average blood pressure less than 155/92? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the applicant's cholesterol less than 300? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the applicant's build meet the recommended weight limits? (refer to Height/Weight chart) | <input type="checkbox"/> | <input type="checkbox"/> |
| Can the applicant provide a list of current prescription medications and all prescriptions taken within the past 2 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant does not have any of the Automatic Decline or Rated Risk Scenarios. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had any life, health or disability insurance rated or declined. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not filed for bankruptcy in the past five years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had a DUI or reckless driving violation in the last 10 years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not had more than 3 moving violations in the past 3 years. | <input type="checkbox"/> | <input type="checkbox"/> |
| The applicant has not received a felony conviction in the past 10 years. | <input type="checkbox"/> | <input type="checkbox"/> |

Answering yes to this checklist does not automatically qualify you for AU+ or life insurance from AIG. Please refer to the [Agile Underwriting+ Guide](#) (AGLC110667-LB) for more program availability details.

See next page for cases that automatically require full underwriting.

¹ **IUL applications: If total amount of AGL inforce and applied-for coverage 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. **For Term or GUL applications: If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required.** If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million.

Cases requiring full underwriting

AU+ is not available for the following scenarios.

With few exceptions, applications that meet the AU+ submission parameters will default to the tele-interview process, and will move to full underwriting if required since our AU+ program rate class availability is limited to Standard and better. The following considerations will result in full underwriting.

- Financial Underwriting Factors involving net income, face amount, and beneficiary designations
- Morbidly obese
- Insulin-dependent Diabetes
- Any outstanding non-routine medical tests, evaluation of abnormal tests results
- History of a chronic disease or impairment
- History of DUI within the last 5 years
- Felony convictions during the past 10 years
- History of bankruptcy during the past 5 years
- Declined or rated on other American General Life Insurance or United States Life Insurance Company of New York life application
- Previously rated or declined by any US insurer for any reason during the past 5 years
- Immediate family members diagnosed with heart disease prior to age 50, amyotrophic lateral sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, huntington's disease, aneurysm, or cancer
- Uncontrolled high cholesterol
- Uncontrolled blood pressure or poorly controlled on more than 3 medications
- Heart disease or vascular disorder
- Stroke, transient ischemic attack
- History of cancer, other than basal cell carcinoma or squamous cell skin cancer
- Any pituitary or adrenal disease or disorders
- Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megaloblastic)
- Chronic kidney disease or disorders other than kidney stones or acute kidney infections
- Any neurological or neuromuscular disorder
- Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
- Most cases of depression except mild depression
- Rheumatoid or psoriatic arthritis
- Myasthenia Gravis, osteomyelitis
- Excessive alcohol use
- Illicit drug use other than infrequent marijuana
- Military occupations
- Policies where the owner, beneficiary or premium payor is a business or a charity
- Foreign travel to most countries when duration of all travel is 57 days or more annually (where foreign travel underwriting allowed by state law)
- If total amount of AGL inforce and applied-for coverage exceeds the following limits:
 - Term: \$1 million
 - GUL: \$1 million
 - IUL: \$2 million
- If labs/exams are already on file from a previous application submitted within the last year for another policy

This list is not exhaustive. Individual consideration may be necessary. For additional details see [Field Underwriting Guide \(AGLC101638\)](#).

NOTE: Foreign Nationals will not go through the AU+ process as they are excluded. Foreign Nationals are defined as applicants other than U.S. Citizens or Permanent Residents/Green Card Holders. See [Guidelines for Sales to Foreign Nationals² \(AGLC108891\)](#) for specific requirements.

If the proposed insured does not meet the criteria and an exam is required, the client will be offered the opportunity to schedule an exam and move to full underwriting.

² Applicants other than U.S. Citizens or Permanent Residents/Green Card Holders.