

Age¹ and Amount Underwriting Requirements² PERMANENT PRODUCTS ONLY

Chronic Illness Rider: see footnote 3 below, and details on page 8.

Face Amount	AGES									
	0-15	16-17	18-39	40-44	45-49	50-55	56-66 ³	67-70 ³	71+	
AGILE UNDERWRITING+ (AU+) THROUGH \$2 MILLION** (Available only to U.S. citizens or permanent resident green-card holders) Max Accumulator II, Value+ Protector II, Secure Lifetime GUL 3*** QoL Max Accumulator II, QoL Value+ Protector II For these products greater than \$2 million, other UL products, or Category 2 or Category 3 Foreign Nationals, see Fully Underwritten below.										
	VCPB****	VCPB****, MVR	VCPB****, MVR	VCPB****, MVR	VCPB****, MVR	VCPB****, MVR	VCPB****, MVR	= Age 59 VCPB****, MVR >Age 59 see Fully Underwritten below	See Fully Underwritten below	See Fully Underwritten below
FULLY UNDERWRITTEN - UL, IUL, Whole Life Products										
\$50,000 to \$250,000	NM	NM, MVR	PM, B/U, MVR, CR ⁷	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, AC, CR	PM, B/U ⁶ , FT, EKG, MVR, 71IR, AC, CR	
\$250,001 to \$500,000	NM	NM, MVR	PM, B/U, MVR, CR ⁷	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, AC, CR	PM, B/U ⁶ , FT, CR, AC, EKG, MVR, 71IR, EIR	
\$500,001 to \$1 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, CR ⁷	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, AC, CR	PM, B/U ⁶ , FT, CR, AC, EKG, MVR, 71IR, EIR	
\$1,000,001 to \$1.5 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, CR ⁷	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , CR, MVR, FQ, AC	PM, B/U ⁶ , FT, EKG, CR, MVR, FQ, 71IR, AC, EIR	
\$1,500,001 to \$3 million ⁵	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, CR ⁷	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , MVR, CR	PM, B/U ⁶ , CR, MVR, FQ, AC	PM, B/U ⁶ , FT, EKG, MVR, FQ, 71IR, AC, EIR, CR	
\$3,000,001 to \$5 million ⁵	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, FQ, EIR, CR ⁷	PM, B/U ⁶ , MVR, FQ, EIR, CR	PM, B/U ⁶ , MVR, FQ, EIR, CR	PM, B/U ⁶ , MVR, FQ, EIR, CR	PM, B/U ⁶ , MVR, FQ, EIR, CR	PM, B/U ⁶ , MVR, FQ, TPF, AC, EIR, CR	PM, B/U ⁶ , FT, EKG, CR, MVR, FQ, TPF, 71IR, AC, EIR, CR	
\$5,000,001 to \$10 million ^{4,5}	IC, FQ, TPF	IC, MVR, FQ, TPF	PM, B/U, CR ⁷ , MVR, FQ, EIR, TT	PM, B/U, MVR, FQ, EIR, TT, CR	PM, B/U ⁶ , MVR, FQ, EIR, TT, CR	PM, B/U ⁶ , MVR, FQ, EIR, TT, CR	PM, B/U ⁶ , CR, MVR, FQ, TPF, EIR, TT	PM, B/U ⁶ , CR, MVR, FQ, TPF, AC, EIR, TT	PM, B/U ⁶ , FT, EKG, MVR, FQ, TPF, 71IR, AC, EIR, TT, CR	
Greater than \$10 million ⁵	IC, FQ, TPF	IC, MVR, FQ, TPF	PM, B/U, CR ⁷ , EKG, MVR, FQ, TPF, EIR, TT	PM, B/U, CR, EKG, MVR, FQ, TPF, EIR, TT	PM, B/U, CR, EKG, MVR, FQ, TPF, EIR, TT	PM, B/U ⁶ , EKG, MVR, FQ, TPF, EIR, TT, CR	PM, B/U ⁶ , EKG, MVR, FQ, TPF, EIR, TT, CR	PM, B/U ⁶ , EKG, MVR, FQ, TPF, AC, EIR, TT, CR	PM, B/U ⁶ , FT, EKG, MVR, FQ, TPF, 71IR, AC, EIR, TT, CR	

* "Agile Underwriting+" or "AU+" refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination. If we are unable to make an underwriting decision based on Agile Underwriting+, your client will pivot to full underwriting for an exam and labs, which will be ordered by AIG. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors.

** AU+ available for Secure Lifetime GUL 3 cases up to \$1 million. Total inforce and applied with AIG must be within \$2 million for IUL, or \$1 million for Secure Lifetime GUL 3.

*** Secure Lifetime GUL 3 cases for AU+ must be submitted by an approved ticket platform: AG Quick Ticket, iGO Drop Ticket

**** Tele-interview or agent-completed Part B is acceptable for cases through \$1 million and submitted via iGO full eApp.

A HIPAA authorization is required for all ages and amounts.

¹ Use age nearest

² Additional database checks may be ordered from the Home Office. (This may include a Milliman Database check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

³ Expanded Inspection Report (71IR) required for age 61-70 when applying for Accelerated Access Solution (Chronic Illness) Rider.

⁴ Maximum retention over age 80: \$4,000,000

⁵ Inspection Report required for any non-resident alien living outside the United States applying for more than \$1,500,000.

⁶ Lab testing includes NT pro-BNP starting at \$100,000

⁷ Credit Report required at age 25 and up

⁸ Home Office-ordered requirement

AC	Agent Certification form
B/U	Full blood profile and urinalysis
EKG	Resting EKG
EIR ³	Electronic Inspection Report
FQ	Financial questionnaire
FT	Functional Tests conducted with PM. These include a gait test to assess the applicant's ability to walk at a normal pace and a test to assess the applicant's ability to rise from a seated position unassisted.
IC	Individual consideration
IR ⁸	Inspection report
MVR ⁸	Motor vehicle report
PM	Paramedical exam to include height, weight, blood pressure and pulse
TPF	Third-party financials provided by CPA with first-hand knowledge of client's finances (examples include: Statement of Assets and Liabilities; Profit and Loss Statement; Cash Flow Statement; Balance Sheet)
TT ⁸	Tax Transcript (Client must provide Request for Transcript of Tax Return, form 4506-C on Forms Depot)
VCPB	Agent-Completed Part A and a Vendor-Completed Part B interview required
71IR ⁸	Expanded Inspection Report to include Cognitive Tests. The EMST portion is an enhanced mental skills test that helps assess the applicant's cognitive skills. This test takes approximately 15 minutes.

USE THIS TABLE FOR PERMANENT PRODUCTS ONLY

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