

Satisfy your need for speed with
our distinctive NEW IUL
Non-medical Opportunity!

Have a case like the below? We'll process it faster
with our new non-medical underwriting on or after
April 16, 2018.

- Ages 0-50
- Face amounts \$50,000-\$499,999.99¹
- Up to Preferred Plus underwriting classes available²
- Proposed insured must not be morbidly obese, and they or a dependent spouse, must be currently actively working

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 an applicant for life insurance.

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.

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 features³
- Available for online processing with AG Quick Ticket[®] – faster submission for faster commission

Max Accumulator+

Index Universal Life insurance, includes features and access to innovative 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:

¹If 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.

²Our 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.

³Spouse/Other Insured Term rider not available on non-medically underwritten policies.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers: 15646, ICC15-15646; Rider Form Numbers 15600, ICC15-15600, CA WMDR 82001-5 Rev0914, 13601, ICC13-13601, 82001, 82012, 82410, 15990, ICC15-15990, 15972, ICC16-16760, 15872. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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