AIG

FOR FINANCIAL PROFESSIONALS

Agile Underwriting+ (AU+):

Fast decisions for fast-paced lives

Did you know...

1 AU+ has been expanded

AU+ includes IUL cases through age 59 and with a face amount of up to $2 million. It has been expanded to include Term and GUL cases through age 59 with face amount of up to $1 million. AU+ provides the flexibility for an agent-completed Part B for some IUL cases.*

2 The price is the same

Whether your client goes through the AU+ process or through full medical underwriting, the price is the same.

3 Clients can get Preferred Plus rate class via AU+

Standard through Preferred Plus classes are available through AU+ (non-tobacco and tobacco). Tables A and B are automatically issued at Standard.

4 Exam, labs or APS may not be needed

AU+ offers a vendor completed tele-interview as part of the process. At the end of that tele-interview, we will provide a real-time decision if an exam is required. If needed, the client can also immediately schedule the exam real-time.

* Agents will have the option of submitting agent-completed Part B applications for cases with face amount through $1 million and submitted by iGO full eApp. Cases over $1 million through $2 million are available with tele-interview only.

5 Our AU+ process is not "accept/reject"

Clients will start with the AU+ process and go through the tele-interview.

If needed, we will automatically move your client to full underwriting to complete any needed medical requirements.

6 Chronic illness rider available with AU+

Our chronic illness rider, Accelerated Access Solution (AAS), is available to your clients whether or not they go through AU+ or full underwriting.

AU+ — Helping provide a streamlined path from submission to approval.

Talk to your AIG Representative for more information.

We see the future in you.℠ — AIG

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. For more information about ABR's please visit RetireStronger.com.

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