



Agile Underwriting+ (AU+): Fast decisions for fast-paced lives

Did you know...

Our AU+ program provides greater speed, predictability and transparency on our existing, fully featured products.



Our throughput & APS rates keep improving

Approximately 68% of IUL and 60% of Term applications qualify for AU+ (lab-free) decisions.¹ APS ordering rates have dropped over 40% since we launched automated underwriting in 2016.



AU+ is a great option for IUL

IUL clients can benefit from fast underwriting decisions and competitive premiums, death benefits and accumulations. For recent success stories, [click here](#).²



Predictable lab and rate-class decisions

Our [AU+ Availability Checklist](#) helps you decide whether labs may be required. We continually align our offers, the checklist and Field Underwriting Guide to ensure your quoting experience today is similar to historic experience.



Improved transparency on decisions

Expanded explanations for cases that don't qualify for best class provide informative details, including the data source.³



Coming soon: More options in one session

Our new SimpliNow ChoiceSM platform allows access to several submission paths in one place, including our new client-completion choice for Select-a-Term, which potentially provides an instant decision when the offer is as applied for.

¹ Throughput rates are as of July 1, 2023, for applications within face/age/citizenship eligibility guidelines, with the agent opting into AU+.

² The accumulation of available cash value is affected by factors including, but not limited to, premium payments made, interest credited, and prior withdrawals.

³ Additional enhancements coming soon.

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