Introducing

SimpliNow Choice℠ platform

on iPipeline®

The SimpliNow Choice platform provides an exceptional submission experience with potential real-time offers on the same fully featured Term product.

Client completion currently not available in NY

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

Fall in love with the SimpliNow Choice platform:

- Conveniently **access ALL potential underwriting submission paths in the same session** and choose which meets your client's needs
- New client completion Part B on Term cases with a potential real-time offer
- Financial professional and client validation occurs during the online process to ensure in-good-order submissions and payment processing
- Real-time status updates throughout the application process via Connext

New online client completion path!

- Potential real-time offer
- Inforce within 24-hours
- 20% Fewer medical questions
- Added convenience

Online Application

Do you believe your client has a good chance of staying in a lab-free underwriting path? Would they be comfortable completing the online application by themselves? If yes, the 'Agent Drop Ticket + Client Collaboration' path may be a good choice.

Agent Drop Ticket + Client Collaboration submission process

Financial professional

Drops the ticket: You start a new Term case in iPipeline and complete the process with your client.

- Your initial inputs will predetermine if the client completion submission is an option
- If it is, and you believe your applicant is a good fit, select the first submission option 'Agent Drop Ticket + Client Collaboration'
- After you check 'agree' to the agent attestation, carefully review the client's email address, and phone number, then 'Send Invite to Client'
- Before ending the discussion with your client, suggest that they use the auto-generated PIN to access their portion of the application. This allows their progress to be saved and lets them finish later. For a better client experience, suggest a list of information they will need to have handy to complete the online application.

App link email: Client is emailed a secure link to complete the online, mobile-friendly application.

Client

Verifies and e-signs authorization: After signing in, they review and confirm the information you entered and e-sign authorization forms:

- Electronic Consent & Disclosure
- HIPPA
- Underwriting Authorization

Background & simplified Part B: Completes background, Limited Temporary Life Insurance (LTLI) questions, interactive simplified Part B medical history and eSignature.

UW decision: Our automated underwriting system evaluates and informs them of the outcome or next steps required to determine their coverage:

- If approved as applied for, the policy will be conditionally issued
- If not approved as applied for (better or worse) they'll see a message that you received their offer and will be in contact
- If a paramed exam is required, they will be presented with an online calendar for real-time scheduling
- If declined, they'll see a message that you will be in contact

All underwriting outcomes are immediately posted in Connext. If you turn on underwriter decision notifications, an email will be sent to you within 2-hours. How to sign-up: Connext Notifications Guide

Payment:

- Can complete the EFT payment information for initial and/or recurring payments while completing the application or within the eDelivery process
- Enters credit card information within the eDelivery process for their first payment

If approved as applied for:

- They may verify and accept the real-time offer
- If verified/accepted, the policy will be conditionally issued

Managing the client's policy

Clients may manage their policy anytime through our secure consumer portal. To create an account, they may visit corebridgefinancial.com/lifeportal

View policy information

- Policy details
- Beneficiary information
- Address information
- Securely message Customer Service

Pay premiums[1]

- Make one-time payments
- Set up automatic recurring payments
- Sign up for e-bill to receive email notifications when payments are due
- Elect to receive email notifications if payments are overdue and policy is in jeopardy of lapsing (grace notice)

Manage transactions

- Make address changes
- Make electronic payments
- Access service forms
- Send secure messages to our customer service team

corebridge financial

[1] Payment options not available for all products

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life). Policy Form Numbers ICC21-19310 Rev0321, ICC21-19311 Rev0321, 19310-10 Rev0321, 19311-10 Rev0321, 19310N-33 Rev0321, 19311N-33 Rev0321, 19310, 19311, 19310-10A Rev0321, 19311-10A Rev0321. A**GL does not solicit, issue, or deliver policies or contracts in the state of New York**. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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