

# Select-a-Term policies below \$100,000 now available with simple non-medical underwriting!

Now Select-a-Term's market-leading rates can meet the needs of even more customers! For smaller policies, you can now provide simplified, non-medical underwriting, resulting in a fast, convenient path from submission to approval!

## New! Low band with non-medical underwriting

- Face amounts from \$50,000-\$99,999
- Two rate classes on accept/reject basis<sup>1</sup>
- 10, 15-30, 35 year terms
- Tele-interview
- No lab tests or APS required for clients below age 60



### STEP 1

Review the low band underwriting qualifications list below to determine if your client is a candidate for approval. Clients must qualify as standard or better.



### STEP 2

Submit case via AG Quick Ticket.



### STEP 3

Client completes phone tele-interview.



### STEP 4

Client signs electronically through DocuSign.<sup>2</sup>



### STEP 5

Approved/not approved underwriting decision made.<sup>3</sup>

**Helping your clients prepare for the unexpected just got simpler!**

*Choose Wisely. Choose Select-a-Term.*

Low band underwriting qualifications ►



# Low band underwriting qualifications<sup>4</sup>

- **Ages: 20 – 59<sup>5</sup>**
- **Face amount: \$50,000 to \$99,999**
- **Total inforce coverage<sup>6</sup> with American General Life cannot exceed more than \$3,000,000.**
- **Normal height and weight - BMI 18 to 33**
- **No history of a chronic disease or impairment from list below**
- **Treated cholesterol and blood pressure may be acceptable if current readings are in normal ranges: Cholesterol (less than 240); Blood Pressure 135/85 or less.**
  - **Applicants treated for cholesterol or blood pressure will need to provide current readings.**

## NON-MEDICAL REQUIREMENTS

- No history of DUI within the last 5 years
- No felony convictions during the past 10 years
- No history of bankruptcy during the past 5 years
- Currently actively at work or a dependent spouse (if dependent spouse, both spouses must apply)
- US permanent resident (includes US Citizens or legal permanent residents) only
- No temporary visas or foreign residents allowed
- Foreign travel to "A" or "B" countries for 8 weeks or less annually (where foreign travel underwriting allowed by state law)
- No participation in ratable hazardous sports or activities e.g., skydiving, private pilot, or motor vehicle racing, etc. (See field underwriting guide for activities that result in table ratings.)
- No hazardous avocations or activities (e.g. base jumping, paragliding, or other similar extreme sport pursuits)
- Not previously rated or declined by any US insurer for any reason during the past 5 years

## CHRONIC ILLNESS / IMPAIRMENT LIST<sup>4</sup>

The following impairments and medical conditions are generally not eligible for non-medical underwriting consideration.

- Bi-polar Disorder
- Blood Disorders
- Cancer (Any type but basal cell and squamous cell skin cancers are acceptable.)
- Chronic Bronchitis (COPD)
- Chronic Kidney Disease
- Chronic Mental Condition or Disease
- Coronary Artery Disease (CAD)
- Diabetes
- Heart Disease
- Heart Surgery
- Hepatitis
- Leukemia
- Motor Neuron Disease
- Muscular Diseases (e.g. ALS, SLE, or muscular dystrophy)
- Nervous Condition/Disease
- Parkinson's Disease
- Rheumatoid Arthritis
- Stroke
- Tumor (any type)

<sup>1</sup> Standard non-tobacco and Standard tobacco rate classes available. No table ratings available for this band. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches.

<sup>2</sup> A wet signature process will be available following the tele-interview if the client is unable to sign via DocuSign.

<sup>3</sup> Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. No table ratings are available for policies in this band.

<sup>4</sup> This list is representative and is not a guarantee of approval for the policy.

<sup>5</sup> The low band \$50,000 to \$99,999 is available to clients ages 60-70 but they must go through full underwriting.

<sup>6</sup> Face amount is based on the total amount of coverage issued and placed in-force by AGL and US Life within the past 12 months.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number 16901N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features including rates may vary by state.

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