

- ✓ Increase AUM
- ✓ Provide Chronic Illness protection
- ✓ Leverage quick AU+ process



Increase your AUM and protect your clients' assets from potential healthcare expenses with a powerful life insurance solution that offers our Agile Underwriting+ (AU+). Now, that's a win/win situation.

When clients are diagnosed with a qualifying condition, life insurance with a chronic illness rider provides access to cash while they are living. Value+ Protector II includes an optional chronic illness rider and AU+:

- No labs, APS's, Para-meds, or physical exams
- Fewer requirements to gather for easy processing¹
- Fast and convenient online application processing

Check out the resources

- Chronic Illness and AU+ sales concept
- AU+ Speed to Issue



"Agile Underwriting+" or "AU+" as described in this email, refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

1. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Note that Table A and B are included in the standard rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

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](https://www.RetireStronger.com)

Policies issued by American General Life Insurance Company (AGL) Houston, TX. 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. Please refer to the policy for complete details. Guarantees are backed by the claims-paying ability of the issuing company.

FOR FINANCIAL PROFESSIONAL USE ONLY-NOT FOR PUBLIC DISTRIBUTION

[American General Life | Privacy](#)

American General Life Insurance Company
2929 Allen Parkway, Houston, TX 77019, United State

AGLC200210 REV0721 © 2021 AIG. All Rights Reserved.