



Agile Underwriting+ (AU+) on Max Accumulator+ II and Value+ Protector II

Are you ready to switch to a purchase process that is simpler for your client, faster for us to support, and easier on you to complete?

- No labs, APS's, Para-meds, or physical exams
- Fewer requirements to gather for easy processing¹
- Same competitive products – no changes to compensation, product, or expense²
- Online application processing means faster submission for faster commission

Don't be left behind. Fast track your IUL business today with AU+. [Learn more](#)

Want to grow your IUL knowledge **and build your business?** [Explore these resources](#) today and gain insight that will help set you apart from the competition.



"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.

2. Spouse/Other Insured Term rider not available on AU+ underwritten policies.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Numbers ICC16-16760, 16760, 19646, ICC19-19646; Rider Numbers: ICC15-15994, ICC15-15600, ICC13-13601, ICC14-14012, ICC16-16420, ICC14-14002, 14306, 07620, ICC15-15997, ICC15-15996, ICC15-15271, ICC15-15274, ICC15-15273, ICC18-18276, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 15646N; Rider Form Numbers: 15994N, 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance companies. Products may not be available in all states and product features including rates may vary by state.