Non-medical underwriting on Max Accumulator+



Satisfy your need for speed with our distinctive NEW IUL Non-medical Opportunity!

Have a case like the below? We'll process it faster with our new non-medical underwriting beginning April 16, 2018.

- Ages 0-50
- Face amounts \$50,000-\$499,999.99
- Up to best underwriting classes available¹
- Proposed insured must not be morbidly obese, and they or a dependent spouse, must be currently actively working
- * Face amount is based on the total amount of coverage issued and placed in-force by AGL within the past 12 months.





Non-medical underwriting makes the purchase process simpler for your client, faster for us to support and easier for you to complete.

Proposed Insured:

- No physical exam
- No lab tests
- No attending physician statement (APS)
- No Pararmed

Financial Professional:

- · Easy processing with fewer requirements to gather
- Same great product no changes to compensation or features²
- Available for online processing with AG Quick Ticket® – faster submission for faster commission

Max Accumulator+

Index Universal Life insurance, includes features and access to innovative riders to help your clients maximize and access cash value, possibly tax-free.

Start running with the speed you need to accelerate your IUL business! Questions? Call: 800-477-8546 or 860-233-3626

¹Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. Substandard classes available through Table E. Note Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.

²Spouse/Other Insured Term rider not available on non-medically underwritten policies.



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Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers: 15646, ICC15-15646; Rider Form Numbers 15600, ICC15-15600, CA WMDR 82001-5 Rev0914, 13601, ICC13-13601, 82001, 82012, 82410, 15990, ICC15-15990, 15972, ICC16-16760, 15872. 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. Guarantees are backed by the claims-paying ability of the issuing insurance company. Merit Insurance Services, Inc. is a separate and unrelated entity and their logo is not a registered trademark of American International Group, Inc. (AIG).

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