

UNDERWRITING INSIGHTS

Are you sure your clients are “Standard”?

Your healthy Standard clients may qualify for American General’s Standard Plus Underwriting class – and a rate reduction of nearly 8 percent!

Don’t let one impairment force your client into a Standard Nontobacco class. American General’s Standard Plus class allows healthy Standard clients to save money with an upgrade to Standard Plus. In fact, nearly 25% of Standard cases with competitors that don’t offer a Standard Plus class may qualify for Standard Plus with American General Life Companies! The example here shows how we can help a previous tobacco user save on his premium compared to our peer competitors¹.



EXAMPLE: Previous Tobacco Use

David is 55 years old and quit smoking cigarettes a year ago. He is looking for \$1 million of permanent life insurance protection. Since American General recently liberalized its Standard Plus underwriting guidelines, David would qualify for Standard Plus.

Product: AG Secure Lifetime GUL®
Standard Plus Annual Premium: \$14,210
Average of our peer competitors²: \$15,362
An annual savings of 7.5%

If you aren’t quoting American General’s Standard Plus for your healthy standard cases, your clients could be paying more than they need to. For more information on Standard Plus and our other innovative underwriting programs, visit eStation.americangeneral.com.

Standard Plus rates are available on the following Universal Life products: AG Secure Lifetime GUL®, AG Choice Index GULSM, ContinUL®, ContinUL Extend Plus®, Elite UL®, Elite Index UL® and Elite Global Plus®.

¹ Peer competitors and their GUL products are: John Hancock UL-G, ING Guaranteed DB UL II, Lincoln LifeGuarantee® UL (2009), Transamerica TransACE® and MetLife Guarantee Advantage ULSM

² John Hancock UL-G is at Standard Plus, all others are at Standard Nontobacco

Policies issued by:

American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX 77019

AG Secure Lifetime GUL Policy Form 10460; AG Choice Index GUL Policy Form Number 11474; ContinUL Policy Form 09337; ContinUL Extend Plus Policy Form 05337; Elite UL Policy Form 03325; Elite Index UL Policy Form 08326; Elite Global Plus Policy Form 08444

The United States Life Insurance Company in the City of New York, One World Financial Center, 200 Liberty Street, New York, NY 10281

ContinUL Policy Form 09337N; ContinUL Extend Plus Policy Form 05337N; Elite UL Policy Form 03325N; Elite Index UL Policy Form 08326N; Elite Global Plus Policy Form 08444N

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer’s responsibility. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and USL. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, please contact your American General Life Companies representative for assistance.

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