

# NEW BUSINESS UPDATE

## Amendment Guidelines

After a careful review, we are pleased to announce several types of transactions where we are now able to place policies in-force without a signed amendment.

- **Rate Class Quoted:** If this question is left blank on the Part A application or if the underwriting rating is better than applied for.
- **Tobacco Use Question:** If this question is left blank or if the applicant is changing their answer from tobacco to non-tobacco.
- **Trustee's Title:** As long as the trustee's name is indicated in the Owner's section of the Part A application and the name matches the signature.
- **Date of Birth:** When the date of birth on forms differ or are left blank on either the Part A or Part B application.
- **Face Amount Increase**
- **Number of Units for a Rider:** As long as the rider is indicated elsewhere on the application.

It is critical to policyholder's positive customer experience that each application submitted by the producer is completed fully and accurately. Please see the Company's Compliance Manual for requirements on completing Company forms.

For questions regarding this bulletin, please refer to the producer Web site, [eStation.aglife.com](http://eStation.aglife.com), or call the New Business Contact Center.