

NEW BUSINESS UPDATE

Updated Informal Submission Guidelines

In May 2008, the insurers of American General Life Companies introduced the APS Summary model. This model continues to round out our underwriting services for handling informals or quotes.

You have three ways to obtain timely and competitive quotes on your business:

1. **Quick Quote:** A quick e-mail for quick turnaround.
2. **APS Summary:** Take advantage of an APS medical summary.
3. **Full Informal:** A traditional informal with full medical records.

To focus our efforts on business with better placement and profitability, the following parameters are in effect for submitting informals via an APS Summary (Option 2) or a Full Informal (Option 3) with American General:

- The minimum face amount for term informals is now \$2 million. (Permanent products remain at \$500,000.)
- The maximum age for individual life informal review is 75.
- There is no maximum age for informals for survivorship coverage.

We will turn Quick Quotes around in 2 to 4 hours and APS Summaries in 4 business days or less. Please see the field summary below, which outlines the three approaches to obtain timely and competitive quotes on your American General business!

Quote Option	Process	Turnaround
Quick Quote E-mail question to American General: QuoteAG@aglife.com	E-mail summary: "I got a guy..." Quick e-mail: 15 lines or less; provide IMO/Agency code See the Web site for additional information on Quick Quotes.	2-4 hours
APS Summary Medical Summary and a HIPAA Authorization listing the appropriate American General insurer (American General Life or US Life) eSubmission Mail Fax: 1 (866) 581-6944	APS Summary from a 3rd party service provider—include any EKG, cath, echo or pathology reports; provide IMO/Agency code and face amount Term: Minimum \$2 million Permanent: Minimum \$500,000 The maximum age for individual life informal review is 75	4 business days or less
Full Informal Full Informal with APS and a HIPAA Authorization listing the appropriate American General insurer (American General Life or US Life) eSubmission Mail Fax: 1 (866) 581-6944	Full APS Information with HIPAA Authorization; provide IMO/Agency code and face amount Term: Minimum \$2 million Permanent: Minimum \$500,000 The maximum age for individual life informal review is 75	8 business days or less

All quotes are based on information received and not to be construed as a formal offer of insurance. Each application will be underwritten individually. All timeframes in this bulletin are guidelines and particular cases may require additional review.