



**Satisfy**  
*your need for*  
**speed!**

## Do you have a case that looks like this?

- IUL applicants ages 18 - 59 applying for \$2 million<sup>1</sup> or less coverage will start with the AU+ process
- Term and GUL applicants ages 18-59 applying for \$1 million<sup>1</sup> or less in coverage will also start with the AU+ process
- AU+ provides flexibility for agent-completed Part B in some cases
- Client does not have any conditions outlined in our [Agile Underwriting+ Guidelines](#) (AGLC110667)

**Our AU+ program makes the purchase process simpler for your client AND faster and easier for you.**

# Process apps faster with our lab-free underwriting opportunity!

## What makes AU+ better?

### Client benefits:

- Opportunity for no exam, labs or attending physician statement (APS)
- Real-time exam decision if labs are needed, with ability to schedule exam immediately at conclusion of tele-interview
- Available with QoL Advantage applications

### Financial Professional benefits:

- Easy processing: Fewer requirements to gather
- Same great products: No changes to compensation or features
- Available for online processing and agent-completed Part B with iGO full eApp: Faster submission for faster commission

If we are unable to make an underwriting decision based on the AU+ process, your client will automatically move to full underwriting which will include an in-person paramedical examination with blood and urine samples. Corebridge Financial will be responsible for scheduling these medical requirements. No further action is required.

"Agile Underwriting+" or "AU+" as described in this document, refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

<sup>1</sup> **IUL applications:** If total amount of AGL inforce and applied-for coverage exceeds \$2 million, exam and labs are required. If total amount of AGL inforce and applied-for coverage is less than \$2 million, AU+ is available up to a total inforce and applied-for amount of \$2 million. **For Term or GUL applications:** If total amount of AGL inforce and applied-for coverage exceeds \$1 million, exam and labs are required. If total amount of AGL inforce and applied-for coverage is less than \$1 million, AU+ is available up to a total inforce and applied-for amount of \$1 million. **QoL Advantage:** When QoL Term(s) combined with QoL IUL policy under QoL Advantage, cumulative applied-for IUL and Term(s) may not exceed \$2 million, and Term(s) applied-for total may not exceed \$1 million.



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