

Age¹ and Amount Underwriting Requirements²

Effective July 21, 2012

Face Amount	Ages 0-15	Ages 16-17	Ages 18-39	Ages 40-44	Ages 45-49	Ages 50-55	Ages 56-66	Ages 67-70	Ages 71+
0 to \$49,999	NM	NM	NM	NM	NM	NM	PM, B/U	PM, B/U	PM, B/U+, FT, 71IR
\$50,000 to \$99,999	NM	NM	PM, B/U**	PM, B/U**	PM, B/U**	PM, B/U**	PM, B/U	PM, B/U	PM, B/U+, FT, 71IR
\$100,000 to \$249,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG, AC, PFD	PM, B/U+, FT, EKG, 71IR, AC, PFD
\$250,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG, AC, PFD, ES	PM, B/U+, FT, EKG, MVR, 71IR, AC, PFD, ES
\$250,001 to \$499,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG, AC, PFD, ES	PM, B/U+, FT, EKG, MVR, 71IR, AC, PFD, ES
\$500,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG, AC, PFD, ES	PM, B/U+, FT, EKG, MVR, 71IR, AC, PFD, ES
\$500,001 to \$1 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR, FQ, AC, PFD, ES, TR	PM, B/U+, FT, EKG, MVR, FQ, 71IR, AC, PFD, ES, TR
\$1,000,001 to \$1.5 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, CR, TR	PM, B/U, EKG, MVR, CR, TR	PM, B/U, EKG, MVR, CR, TR	PM, B/U, EKG, MVR, CR, TR	PM, B/U, EKG, MVR, CR, TR	PM, B/U, EKG, MVR, FQ, AC, PFD, ES, TR	MD, B/U+, FT, EKG, MVR, FQ, 71IR, AC, PFD, ES, TR
\$1,500,001 to \$3 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, ES, TR	PM, B/U, EKG, MVR, ES, TR	PM, B/U, EKG, MVR, ES, TR	PM, B/U, EKG, MVR, ES, TR	PM, B/U, EKG, IR, MVR, ES, TR	PM, B/U, EKG, IR, MVR, FQ, AC, PFD, ES, TR	MD, B/U+, FT, EKG, MVR, FQ, 71IR, AC, PFD, ES, TR
\$3,000,001 to \$5 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, FQ, ES, TR	PM, B/U, EKG, MVR, FQ, ES, TR	PM, B/U, EKG, MVR, FQ, ES, TR	PM, B/U, EKG, MVR, FQ, ES, TR	PM, B/U, EKG, IR, MVR, FQ, TR, ES	PM, B/U, EKG, IR, MVR, FQ, TPF, AC, PFD, ES, TR	MD, B/U+, FT, EKG, MVR, FQ, TPF, 71IR, AC, PFD, ES, TR
\$5,000,001 to \$10 million	IC, FQ, TPF	IC, MVR, FQ, TPF	PM, B/U, EKG, IR, MVR, FQ, ES, TR	PM, B/U, EKG, IR, MVR, FQ, ES, TR	PM, B/U, EKG, IR, MVR, FQ, ES, TR	PM, B/U, EKG, IR, MVR, FQ, ES, TR	PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TR	PM, B/U, EKG, IR, MVR, FQ, TPF, AC, PFD, ES, TR	MD, B/U+, FT, EKG, MVR, FQ, TPF, 71IR, AC, PFD, ES, TR
Greater than \$10 million ³	IC, FQ, TPF	IC, MVR, FQ, TPF	PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TR	MD, B/U, Treadmill EKG, IR, MVR, FQ, TPF, ES, TR	MD, B/U, Treadmill EKG, IR, MVR, FQ, TPF, ES, TR	MD, B/U, Treadmill EKG, IR, MVR, FQ, TPF, ES, TR	MD, B/U, Treadmill EKG, IR, MVR, FQ, TPF, ES, TR	MD, B/U, Treadmill EKG, IR, MVR, FQ, TPF, AC, PFD, ES, TR	MD, B/U+, FT, EKG ⁴ , MVR, FQ, TPF, 71IR, AC, PFD, ES, TR

A HIPAA authorization is required for all ages and amounts.

Face amount is based on the total amount of coverage issued and placed in-force by all American General Life Companies insurers within the past 12 months.

Street inspection interviews are completed for ages 18-70, over \$25 million.

¹ Use age nearest

² Additional database checks may be ordered from the Home Office. (This may include an Rx Database Check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

³ For ages 40-70, where survivorship coverage is applied for, treadmill will not be required until the face amount exceeds \$20 million. An EKG, not treadmill is required through \$20 million.

⁴ Treadmill EKG for cause only

Survivorship Plans - use full amount applied for each life. If one life is "uninsurable," that applicant will only need an application Part A, an agent-completed Part B and an APS.

** American Elite Whole Life, NM, in \$50,000- \$99,999 ages 18 to 55

AC Agent Certification form
 B/U Full blood profile and urinalysis
 B/U+ Full blood profile and urinalysis performed for American General
 CR* Credit Report
 EKG Resting EKG
 ES* Electronic Records Search
 FQ Financial questionnaire
 FT Functional Tests conducted with PM/MD
 IC Individual consideration
 IR* Inspection report
 MD Exam by physician

MVR* Motor vehicle report
 NM Nonmedical (agent-completed Part B)
 PFD Premium Finance Disclosure
 PM Paramedical exam to include height/weight, blood pressure and pulse
 TPF Third-party financials provided by CPA with first-hand knowledge of client's finances
 TR* Tax Return (Client must provide Request for Transcript of Tax Return, form 4506T-EZ, available on Forms Depot)
 71IR* Expanded Inspection Report to include Cognitive Tests

*Home Office-ordered requirement