

The Life Insurance Field Underwriting Guide, effective March 10, 2025, delineates the underwriting requirements and processes for policies issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in New York. A HIPAA authorization is required for all applicants, irrespective of age or coverage amount, and financial requirements are based on total coverage in force with AGL and US Life over the past year. The underwriting process adopts a holistic approach, considering finance, profession, and background alongside medical history, utilizing a debit/credit methodology to assess risks. The guide emphasizes a seamless underwriting experience, supported by automation, and notes that updates may occur throughout the year, accessible via the producer portal, Connex. Specific age and amount underwriting requirements are outlined for term and permanent products, detailing necessary documentation and assessments. For term products, different requirements apply based on the face amount and applicant age, distinguishing between fully underwritten and Agile Underwriting+ (AU+) processes, which may not necessitate an in-person paramedical exam. Applicants aged 0 to 15, 16 to 17, and 18 to 39 can utilize AU+ for coverage up to \$2 million, while higher amounts require full underwriting. The policy specifies various requirements based on age and coverage amount, including paramedical exams and financial questionnaires, with additional checks by the Home Office for property verification and MIB checks.

Health criteria and underwriting guidelines are established based on age, body mass index (BMI), blood pressure, cholesterol levels, tobacco use, and personal and family health history. For cholesterol, specific HDL ratios are required based on age, while BMI and blood pressure limits vary by age group. Tobacco use is assessed with specific years of usage considered, and a clean driving record is mandated. The policy emphasizes that applicants should not have any medical flat extra premiums or debits for build, cholesterol, or blood pressure, with certain cancers potentially disregarded in underwriting. Programs like Expanded Standard and Flex Points allow for improved rating opportunities based on favorable health metrics. The policy also outlines requirements for Attending Physician Statements (APS) based on age and face amount, detailing when an APS is

necessary, with certain impairments leading to automatic declines.

Non-medical activities and histories are addressed, with high-risk motor vehicle circumstances leading to additional costs or declines. Aviation risks are categorized, with preferred rates for major airline pilots, while criminal activity considerations include postponement for applicants currently incarcerated or on probation. The financial underwriting section provides an overview of personal insurance coverage calculations, emphasizing income replacement multiples and specific conditions for business insurance. Retention limits for term and permanent products are established, with reinsurance capacities outlined. The policy treats cigar smokers differently from other tobacco users, and strict guidelines apply to marijuana and opioid use. The Accelerated Access Solution (AAS) is a living benefit rider allowing for the acceleration of death benefits under qualifying conditions, with specific eligibility criteria and control over fund usage by the policyholder.

For California policyholders, multiple benefit payment options are available, including monthly disbursements or a lump sum payment at the time of claim, subject to actuarial discounts. The accelerated death benefit proceeds are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code, with potential tax implications for payments exceeding certain limits. Policies are issued by AGL in Texas and by The United States Life Insurance Company in New York, with guarantees backed by the claims-paying ability of the issuing company. Not all products may be available in every state, and features may vary. This material serves educational purposes and does not constitute financial, legal, or tax advice.