

American General Life Insurance Company (AGL) is pleased to make available Guaranteed Issue (GI) and Simplified Issue (SI) underwriting on Elite Global Plus[®] index universal life insurance for *executive level* applications. This underwriting program creates an opportunity to address a wide range of business/corporate market applications. This guide describes the programs AGL offers and outlines the key parameters,¹ as well as how to submit business.

Product Availability

- Currently the GI and SI underwriting programs are only available on Elite Global Plus
- Underwriting classes vary by tobacco status (Nontobacco or Tobacco) and sex (male, female, and unisex where required)
- The minimum and maximum issue ages on the programs are 18 and 70 respectively
- Elite Global Plus policies are issued with an endorsement (in most states) that adds the SI and GI premium class definitions to the policy. All product performance parameters are identical to policies issued as Standard Plus Nontobacco or Standard Tobacco for Elite Global Plus (for example, cost of insurance charges, target premiums, etc.).
- Applicants who do not qualify for GI or SI may pursue full underwriting to obtain an Elite Global Plus policy
- Riders² available on Elite Global Plus are the Level Term Rider, Surrender Value Enhancement Term Rider (SVETR), Terminal Illness Rider, and the Overloan Protection Rider. *Use of the SVETR rider on Elite Global Plus will levelize your compensation.*

Guaranteed Issue and Simplified Issue Basic Guidelines

- Groups must be formed for a legitimate business purpose other than obtaining insurance
- Only executive level occupations are eligible (this includes executives, professionals or business owners with W-2 compensation)
- Proposed applicants must be actively at work
- Both GI and SI programs are subject to a 60-day open enrollment period. Applications received outside of this period are subject to AGL's fully underwritten guidelines.
- New hires or subsequent enrollments will be able to participate in the GI/SI programs no later than 60 days from hire date or during an annual enrollment process. Guidelines will be outlined in the eligibility letter for each case.

Continues

Case Coordinator Contact Information

Mary Lawlar
(713) 831-3106
(713) 620-4954 (fax)
Mary.Lawlar@aglife.com

Forms

Required forms are currently available in PDF format for download.

They consist of:

AGLC 102636-E	Quote Request Form
AGLC 102635	Census Form
AGLC 102503 2007	Life Insurance Application Part A*

* (State variations may apply. Please use state-specific applications located on our web site <http://eStation.aglife.com>)

¹ These guidelines are subject to change without notice and additional underwriting information may be required. Formal underwriting evaluation and pricing is based on the individual characteristics of each case.

² See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.

Simplified Issue Guidelines and Maximum Amounts of Coverage

- Complete Sections I, II, and III of application (Form Number AGLC102503-2007)
- APS will be required for cause and for applicants above age 60
- Each applicant must be insurable at Table 2 or better in order to participate

5–9 lives

- 75 percent of eligible participants must apply; a minimum of 5 applications
- Maximum coverage per life determined by the following table:

Employer Owned	
Aggregate Funded	
Premium > 95% of MEC Premium	Premium < 95% of MEC Premium
\$550,000	\$400,000
Non-Aggregate Funded	
Premium > 95% of MEC Premium	Premium < 95% of MEC Premium
\$500,000	\$300,000

Individually Owned	
Premium > 95% of MEC Premium	Premium < 95% of MEC Premium
\$350,000	\$250,000

10–19 lives

- 50 percent of eligible participants must apply; a minimum of 10 applications
- Maximum coverage per life is \$75,000 multiplied by the number of participants, not to exceed \$1.5 million per life

20+ lives

- 30 percent of eligible participants must apply; a minimum of 20 applications
- Maximum coverage per life is \$75,000 multiplied by the number of participants, not to exceed \$2.5 million per life

Guaranteed Issue Guidelines and Maximum Amounts of Coverage

- 90 percent of eligible participants must apply for GI to be elected
- Complete only Section I of application (Form Number AGLC102503-2007)
- Maximum coverage per life determined by the following table:

Number of Lives	Employer Owned
20-49	\$30,000 multiplied by number of participants not to exceed \$1.5 million per life
50+	\$40,000 multiplied by number of participants not to exceed \$3 million per life

Number of Lives	Individually Owned
20-49	\$15,000 multiplied by number of participants not to exceed \$750,000 per life
50+	\$25,000 multiplied by number of participants not to exceed \$2 million per life

Illustrations

Guaranteed Issue and Simplified Issue bands for Elite Global Plus as well as illustration capabilities, are available on eConnections Desktop.

Case Submission Process

- Complete Quote Request Form and Census Form
- Submit to the Case Coordinator
- Case Coordinator will review submission package and coordinate with underwriting
- Assuming an underwriting offer can be made, the Case Coordinator will provide a copy of the underwriting letter of eligibility that will include submission timeline
- Agent then submits case, which includes completed applications and signed individual illustrations to Case Coordinator

American General

Life Companies

Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Elite Global Plus Policy Form Number 08444; Terminal Illness Rider Form Number 91401; Overloan Protection Rider Form Number 07620; Level Term Rider Form Number 07017; Term Life Insurance Benefit Rider Policy Form Number 08691. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Guarantees are subject to the claims-paying ability of the issuing insurance company. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. Do not state or imply that the purchase of the Elite Global Plus is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index," or "S&P 500 Index."

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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