

UNDERWRITING UPDATE

Reminder: “Better Choice Preferred” Underwriting Concept

American General Life Companies’ insurers utilize a unique underwriting concept of “better choice preferred,” in which applicants with certain medical conditions (previously classified as “Standard” at best) may now be eligible for a “Preferred” classification. To receive a “Preferred” underwriting classification, the client must meet all the criteria for the particular preferred class.

- 1) “Better choice preferred” is a concept and **not an underwriting class**. Underwriting classes for Term and UL/VUL product lines **have not changed**.
- 2) All “Preferred” classes are possible but **not** necessarily available for individuals with the following conditions:*
 - Asthma
 - Arrhythmia
 - Anxiety/Depression
 - Crohn’s Disease
 - Elevated Liver Function Tests (LFTs)
 - Epilepsy
 - Treated Sleep Apnea
 - Ulcerative Colitis

*This list is not exhaustive. There may be other conditions that are eligible for “better choice preferred” consideration.

Remember: To be eligible for “better choice preferred” consideration, clients must be a “pure standard” for the above conditions and then meet all the criteria for a particular preferred risk class. (“Pure standard” is defined as meeting the standard risk classification without the use of underwriting credits.)

For a more detailed explanation of this concept, we created a Brainshark that you or your agents can view online at <http://www.brainshark.com/aigag/competitiveuw-0509>.

Questions about this bulletin may be directed to your Underwriting Department.