

Non-Med Time Savers and Reminders

To ensure the most efficient processing, please verify your case meets non-medical submission criteria as indicated in the non-medical underwriting (non-med UW) guide before submission.

In summary, when submitting new applications remember that non-med UW is only available for clients:

- Applying for face amounts of \$499,999, or less
- Ages: 0 – 50
- Within any rate class up to Table E¹
- Who are US Citizens or green card holders

...and applying for the following non-medical UL products:

- Max Accumulator+
- QoL Max Accumulator+
- AG Platinum Choice VUL 2

Additional Resources

- [Max Accumulator+ Non-Med Underwriting Guidelines](#)
- [QoL Max Accumulator+ Non-Med Underwriting Guidelines](#)
- [Field Underwriting Guide](#)

Cases that clearly do not meet the non-med submission criteria:

- Foreign Nationals,
- Highly rated risks,
- Declines,
- Medical, criminal, or financial exclusions²



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For questions about submitting an application for a UL non-med UW product, please contact your AIG Life Sales or New Business Representative.

¹ Table A and B are included in Standard rate class. Table C, D and E are included in the Table D rate class.

² Full list of exclusions available in Non-Med UW Guide and included here on [page \(2\)](#).

Not eligible for Non-Medical Underwriting

Foreign Nationals, declines and highly rated risks are not eligible for non-medical underwriting.

Any automatic decline or highly rated risk is not eligible for non-medical underwriting consideration. For the fastest, most efficient processing, please submit these cases for full underwriting.

- Foreign residents*—see [Guidelines for Sales to Foreign Nationals](#) for specific requirements
- Morbidly obese
- Insulin-dependent Diabetes
- Any outstanding non-routine medical tests, evaluation of abnormal tests results
- History of a chronic disease or impairment
- History of DUI within the last 5 years
- Felony convictions during the past 10 years
- History of bankruptcy during the past 5 years
- Declined or rated on other American General Life Insurance or United States Life Insurance Company of New York life application
- Previously rated or declined by any U.S. insurer for any reason during the past 5 years
- Immediate family members diagnosed with heart disease prior to age 50, amyotrophic lateral sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, Huntington's disease, aneurysm, or cancer
- Uncontrolled high cholesterol
- Uncontrolled blood pressure or poorly controlled on more than 3 medications
- Heart disease or vascular disorder
- Stroke, transient ischemic attack
- History of cancer, other than basal cell carcinoma or squamous cell skin cancer
- Any pituitary or adrenal disease or disorders
- Anemia, blood or lymphatic disease or disorders (other than iron or B12 deficiency, microcytic or megaloblastic)
- Chronic kidney disease or disorders other than kidney stones or acute kidney infections
- Any neurological or neuromuscular disorder
- Eating disorders, suicide attempt, bipolar/manic depression, psychosis, schizophrenia
- Most cases of depression except mild depression
- Rheumatoid or psoriatic arthritis
- Myasthenia Gravis, osteomyelitis
- Excessive alcohol use
- Illicit drug use other than infrequent marijuana

This list is not exhaustive. Individual consideration may be necessary. For additional details see [Field Underwriting Guide](#), "Impairments That Are Usually Declined" section.

* Applicants other than U.S. Citizens or Permanent Residents/Green Card Holders.