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.