



Flex Points Crediting Program for Underwriting

The Flex Points crediting program from the underwriters of American General Life Insurance Company (AGL) gives your clients the opportunity to qualify for the best underwriting class available.¹

Your client may qualify for one Preferred class upgrade or one Substandard class improvement (on cases originally assessed at Table D or less) if they meet any 4 of the program factors listed below.²

FLEX POINTS FACTORS

1	Normal stress EKG, thallium, stress echo, Sestamibi, EBCT, or other perfusion or imaging test
2	Normal chest or abdominal CT scan
3	Hemoglobin A1C < 5.5
4	LDL <100 within 6 months and Cholesterol/HDL ratio ≤5.0 without medication
5	BMI of 23-25
6	Untreated blood pressure 120/80 or better
7	Normal mammogram
8	Good exercise capacity testing
9	Normal cardiac cath or Cardiac CT Angiogram
10	Normal colonoscopy
11	NT Pro-BNP ≤100
12	Normal CBC
13	Normal Carotid Ultrasound
14	Normal LFTs AND triglycerides <200 mg/dl
15	Normal Prostate exam
16	Favorable Lab Risk Score on cases standard or better

The underwriting process considers many factors when determining a client's health and appropriate class. **We also offer an Expanded Standard program that allows improvement to Standard rates on Permanent products rated through Table B³.**

With a dedicated team of underwriting and actuarial specialists, the Flex Points Program is another reason that AGL remains a competitive leader in the industry.

Questions about the Flex Points Program?

Contact your Underwriting team.

¹ Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.

² Special conditions may apply. Certain Flex Points vary by age and credits may not be available for tests performed on younger individuals. All credits have additional requirements and time frame criteria required before they can be used to improve a rating. Consult with your AGL underwriters for details.

³ Flex Points and Expanded Standard can be combined, but the best possible offer using both can be no better than Standard rates.