

Policy Type	Guaranteed cash value, guaranteed level fixed-premium, level-death benefit, nonparticipating, single life, endowment at age 100 contract. ¹ Available for term conversions only.		
Issue Ages	0–99 (issue ages 0–19 [juvenile] are not smoker-distinct)		
Underwriting Classifications	Male Nontobacco Male Tobacco Substandard to Table 16	Female Nontobacco Female Tobacco Permanent and Flat Extra Substandard Ratings	Unisex Nontobacco (Montana only) Unisex Tobacco (Montana only)
Minimum Death Benefit	\$1,000		
Premium Banding (Face Amount)	Band 1	Adult Policy Size \$1,000–\$24,999	Juvenile Policy Size \$1,000–\$24,999
	Band 2	\$25,000–\$49,999	\$25,000–\$49,999
	Band 3	\$50,000–\$99,999	\$50,000 and above
	Band 4	\$100,000–\$199,999	
	Band 5	\$200,000 and above	
Automatic Premium Loan	<ul style="list-style-type: none"> Option that must be elected on the application or by written request before the end of the grace period of an unpaid premium Provides that premium will be paid by automatic loan before end of any grace period if funds are available in the policy 		
Loans	<ul style="list-style-type: none"> Interest rate of 8% per year payable in arrears (6% in Montana) 		
Nonforfeiture Options	<ul style="list-style-type: none"> Extended Term Insurance (ETI) Reduced Paid-Up (RPU) Life Insurance 		
Available Riders:² American General Life Insurance Company (All States Except New York)			
Premium Waiver Rider³ Rider Form WP-M 02 AG	<ul style="list-style-type: none"> Premiums will be waived as they come due while the insured is totally disabled after a six-month waiting period Issue ages: 5–55 		
Child Rider Rider Form CI 02 AG	<ul style="list-style-type: none"> Death benefit of \$1,000 for each unit upon the death of a child prior to age 25 and prior to expiry Issue ages: Child: 15 days–21 years inclusively Insured Parent: 18–55 Minimum: 1/2 unit Maximum: 10 units 		
Terminal Illness Accelerated Death Benefit Rider Form 91401	Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (12 months or less to live)		
Available Riders:² The United States Life Insurance Company in the City of New York (New York Only)			
Accidental Death Benefit Rider Rider Form ADB 79-1E	<ul style="list-style-type: none"> Pays a death benefit in addition to the death benefit of the base policy if death results from certain accidental bodily injury Issue ages: 20–60 Maximum: Lesser of \$250,000 or policy face amount 		
Premium Waiver Rider³ Rider Form WP 79-1E	<ul style="list-style-type: none"> Premiums will be waived as they come due while the insured is totally disabled after a six-month waiting period Issue ages: 5–55 		
Child Rider Rider Form CI 79-1E.1 & 2E.1	<ul style="list-style-type: none"> Death benefit of \$1,000 for each unit upon the death of a child through age 25 and prior to expiry Issue ages: Child: Age 14 days up to, but not including, the 19th birthday and subject to the “Limitations of Insurance” provision in the Child Insurance Rider Insured Parent: 18–55 Minimum: 1/2 unit Maximum: 10 units 		



¹ Guarantees are backed by the claims-paying ability of the issuing insurance company.

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.

³ This rider will not be available on policies with face amounts over \$5 million.



Policies issued by American General Life Insurance Company (AGL), Policy Form Number MWL 02AG, Term Conversion Option Endorsement AGLC103527 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 06006N, Term Conversion Endorsement AGLC103527N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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AGLC105160 REV0316

AIG Underwriting Lab Score FAQs

What is Lab Scoring

Lab Scoring was first developed for use in clinical medicine to pull lab test results into a single number that could be used as a faster indicator for a disease or impairment, and to measure its progression or response to treatment.

Recently, insurance laboratories introduced lab scoring to pull the various test results, as well as physical measurements, into a single number that could enhance risk evaluation for insurance applicants. There are a couple different versions in the market today, but they essentially work the same way:

- Score each of the relevant lab tests
- Combine those results with scores for the physical measurements (build, blood pressure, pulse)
- Apply a modifying algorithm and calculate anticipated mortality based on the combination of all those elements:
 - This methodology* was developed based on research of long-term mortality associated with laboratory results and physical measurements in over 20 million insurance applicants from age 20 to over age 80. Information on this extensive research is included in this document.

* AIG has validated the methodology using our own claims and mortality experience and has been using lab scoring for the past 3 years.

How does Lab Scoring work

Lab Scores are based on actual mortality of life insurance applicants; and as a result, the usual lab reference ranges are de-emphasized.

- Example: GGT (Gamma Glutamyltransferase) is a liver enzyme that is present in various tissues. Elevations may be due to hepatitis, heavy alcohol consumption, diseases of the liver or pancreas, use of certain medications and a number of other impairments.
 - Normal value ranges may vary slightly among different laboratories, but a common normal range is 0 to 51 international units per liter (U/L).
 - Typical lab reference normal ranges are not based on actual mortality exhibited by individuals with the same age and gender. In other words, a GGT elevation of 75 for a 30 year old female presents a different mortality risk compared to the same elevation for a 50 year old male.
 - Lab scoring is based on age and sex, so the relative mortality risk of each applicant relative to peers is correctly identified. A 30 year old female is compared to other 30 year old females. A 50 year old male is compared to other 50 year old males.
 - Lab Scoring applies this same concept/methodology to more than 20 individual tests within the lab profile and provides a composite score of the overall results.

Explain potential negative impacts...

- Lab Scoring can adversely impact both Term and Permanent insurance risk evaluation on extremely abnormal results. Extremely abnormal lab scores are declined. It is very rare for a case to be declined solely on the basis of a lab score.
- In nearly every declined case involving lab scoring, the lab score reflects extremely adverse findings (such as a Glucose of 250, Hemoglobin A1C of 12, etc.). In rare instances, albumin, globulin or urine protein abnormalities will result in an adverse lab score. These are lab findings that require careful evaluation and follow-up with a physician.
- There are rare situations where a "clinically normal" lab result may still be adversely scored. These cases while rare reflect the higher risk profile for life insurance clients of similar age and gender as explained above.

What is Smart Scoring

AIG's proprietary Lab Scoring methodology is called a "Smart Score." It is a credit system that solidifies our commitment to enhance the competitiveness of our underwriting offers.

Did you know:

- Favorable lab scores may qualify as additional "healthy credits" and allow for improved offers, including preferred classes
- The bulk of applicants (over 95%) have lab scores that will not adversely impact their underwriting class
- We review all adverse scores to ensure the scoring is reasonable
- Our Smart Score is age and gender specific, and has actually allowed us to improve our pricing

Does AIG share its results

Applicants can obtain a copy of their lab results from our laboratory (CRL - Clinical Reference Laboratory). Along with their results, they will receive:

- The individual lab score components
- A one-page information sheet providing additional information on lab scoring



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AGLC109440