



SimpliNow LegacySM

Simplified Issue Whole Life Insurance

Underwriting Guide

100% of all instant underwriting decisions made at the point of sale



We see the future in you.SM



SimpliNow Legacy

SimpliNow Legacy, our new simplified issue whole life product, features an electronic application process that offers 100% of all instant underwriting decisions at the point of sale! Now you can complete the entire application process in minutes instead of weeks.

SimpliNow Legacy is good for your business: instant underwriting decisions mean a higher placement rate and the ability to sell multiple policies in one day. Plus take advantage of the new [SimpliNow Quoter](#), where you can quickly quote your client's SimpliNow Legacy premium or solve for their death benefit based on a specified premium.

About the Policy

The SimpliNow Legacy simplified issue, whole life final expense life insurance policy is an instant decision product for middle market individuals between the ages of 50 and 80. It is designed to protect their surviving loved ones from financial burdens that may result from unpaid medical bills, credit card balances, or outstanding loans.

Underwriting Guidelines

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹
Alzheimer's or Dementia		Ever	Decline
Arthritis (Rheumatoid or Psoriatic)		Last 48 Months	Level
Blood condition	Myelodysplastic Syndrome (MDS)	Ever	Decline
Bone Marrow Transplant		Ever	Decline
Brain Aneurysm		Last 6 Months	Decline
		Last 24 Months but with surgery to repair	Level
		Last 24 Months without a surgery to repair	Graded
Brain Disease, Spinal Cord Disease, Nervous System Disease or Disorder	Huntington's Disease	Ever	Decline
	Lou Gehrig's Disease (ALS)	Ever	Decline
	Multiple Sclerosis	Ever	Graded
	Parkinson's Disease	Ever	Graded
Cancer	Bladder	Last 48 Months	Graded
	Bone	Last 48 Months	Graded
	Brain	Last 24 Months	Decline
	Breast Stage I	Last 48 Months	Level
	Breast Stage II	Last 48 Months	Graded
	Carcinoid or Neuroendocrine Tumor	Last 24 Months	Decline
	Cervical Stage I	Last 48 Months	Level
	Cervical Stage II	Last 48 Months	Graded
	Colon Rectum Anus Cancer Stage I	Last 48 Months	Level
	Colon Rectum Anus Cancer Stage II	Last 48 Months	Graded
	Endometrial (Uterine) Stage I	Last 48 Months	Level
	Endometrial (Uterine) Stage II	Last 48 Months	Graded
	Esophageal	Last 24 Months	Decline
	Head or Neck	Last 24 Months	Decline
	Kidney or Ureter Stage I	Last 48 Months	Level
	Kidney or Ureter Stage II	Last 48 Months	Graded
	Leukemia	Last 24 Months	Decline
	Liver	Last 24 Months	Decline
	Lung	Last 24 Months	Decline
	Lymphoma	Last 24 Months	Decline
	Melanoma (skin/mole) Stage I	Last 48 Months	Level
	Melanoma (skin/mole) Stage II	Last 48 Months	Graded
	Metastatic or Recurrent Cancer of the same type (Stage III or Stage IV cancer)	Ever	Decline
Multiple Myeloma	Last 24 Months	Decline	

Underwriting Guidelines (continued)

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹	
Cancer (continued)	Ovarian	Last 24 Months	Decline	
	Pancreas	Last 24 Months	Decline	
	Prostate Stage I	Last 48 Months	Level	
	Prostate Stage II	Last 48 Months	Graded	
	Sarcoma	Last 24 Months	Decline	
	Small Intestine	Last 24 Months	Decline	
	Stomach	Last 24 Months	Decline	
	Testicular Stage I	Last 48 Months	Level	
	Testicular Stage II	Last 48 Months	Graded	
	Thyroid Stage I	Last 48 Months	Level	
	Thyroid Stage II	Last 48 Months	Graded	
	Other Cancer Not Listed	Last 48 Months	Graded	
Connective Tissue Disorder	Scleroderma/Systemic Sclerosis	Last 48 Months	Graded	
Declined for Life Insurance		Within last 12 months	Decline	
Diabetic, Diabetes or Complications from Diabetes	Amputation due to diabetic complications	Ever	Decline	
	Diabetes	A1C = 8.6 or Less	Graded if on Insulin, Level if not on Insulin	
	Diabetes	A1C = 8.7 to 9.9	Graded	
	Diabetes	A1C = 10+	Decline	
	Hospitalization due to diabetes	Last 24 months	Decline	
	If also had Stroke or also had Coronary Disease	Ever	Decline	
Drug Abuse, Alcohol Abuse or Substance Abuse	Narcotics without a prescription (such as amphetamines, hallucinogens, heroin, or cocaine)	Last 24 months	Decline	
	Substance Abuse (Alcohol or Drugs)	Last 24 months	Graded	
Felony, DUI, Arrested, Incarcerated	Driving while impaired, intoxicated or under the influence of drugs or alcohol	Last 24 months	Decline	
	Felony	Last 24 months	Decline	
	Incarcerated in a Prison or Jail	Currently	Decline	
Heart Medical History, TIA, or Strokes	Angina Treated with Medication	Last 24 months & Non-Tobacco	Level	
		Last 24 months & Tobacco	Graded	
		Last 6 months	Decline	
	Atrial Fibrillation or Irregular Heart Rhythm	In the last 24 months, have you been diagnosed with chronic atrial fibrillation? If Yes...		Graded
		If No.... • Are you on daily blood thinner/ anticoagulant such as Xarelto, Eliquis, Pradaxa or Coumadin (Warfarin)? Yes		Level
		• Are you on daily blood thinner/ anticoagulant such as Xarelto, Eliquis, Pradaxa or Coumadin (Warfarin)? No		Graded

Underwriting Guidelines (continued)

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹
Heart Medical History, TIA, or Strokes (continued)	Coronary Artery Disease with Angioplasty/ Stenting	Last 24 months & Non-Tobacco	Level
		Last 24 months & Tobacco	Graded
		Last 6 months	Decline
	Coronary Artery Disease with Bypass Grafting	Last 24 months & Non-Tobacco	Level
		Last 24 months & Tobacco	Graded
		Last 6 months	Decline
	Myocardial Infarction (heart attack)	Last 24 months & Non-Tobacco	Level
		Last 24 months & Tobacco	Graded
		Last 6 months	Decline
	Recurrent Episodes of TIA	Ever	Decline
	Stroke	Last 12 months	Decline
Stroke	Last 24 months	Graded	
Transient Ischemic Attack (TIA)	Last 6 Months	Decline	
HIV, AIDS, ARC		Ever	Decline
Kidney, Renal, or on Dialysis	Advanced or End Stage Renal Disease or in need of dialysis	Ever	Decline
	Chronic Kidney Disease (including chronic renal insufficiency)	Last 48 Months	Graded
Liver	Hepatitis B	Ever	Graded
Liver Cirrhosis		Ever	Decline
Lung Disease, COPD, Chronic Bronchitis	Chronic Bronchitis (Chronic Cough)	Hospitalized more than once in the past 24 months	Decline
	Chronic Obstructive Pulmonary Disease (COPD)	Hospitalized more than once in the past 24 months	Decline
	Chronic Obstructive Pulmonary Disease (COPD)	Not Hospitalized in last 24 months, non tobacco user	Graded
	Chronic Obstructive Pulmonary Disease (COPD)	Tobacco User	Decline
	Emphysema	Hospitalized more than once in the past 24 months	Decline
Lupus		Last 48 Months	Graded
Mental Illness, Suicide Attempts, or any Mental Incapacity	Bipolar Disorder (or Manic-Depressive Disorder)	Last 48 Months	Graded
	Mental Incapacity	Ever	Decline
	Psychotic Event	Hospitalized in the last 36 months	Decline
	Schizophrenia	Hospitalized in the last 36 months	Decline
	Schizophrenia	Ever	Graded
	Suicide Attempt	Ever	Decline
Muscle diseases	Dermatomyositis	Last 48 months	Graded
Organ Transplant		Ever	Decline

Underwriting Guidelines (continued)

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹
Weight Loss that is unexplained		Last 12 months	Graded
Wheelchair Dependent, Electric Scooter Dependent, Bedridden, in a Nursing Home, or Hospice	Assistance with ADLs due to a chronic or debilitating condition	Currently	Decline
	Bedridden	Currently	Decline
	Confined to any Skilled Nursing Facility or Hospital Facility	Currently	Decline
	Require Electric Scooter due to a debilitating condition	Currently	Decline
	Home Health Care	Currently or been advised to	Decline
	Hospice Care	Currently or been advised to	Decline
	Nursing Home	Currently or been advised to	Decline
	Paraplegia	Currently	Decline
	Quadriplegia	Currently	Decline
	Require Wheelchair due to a debilitating condition	Currently	Decline
Other	Require Oxygen Currently (other than for sleep apnea)	Currently	Decline
	Sickle Cell Anemia	Ever	Decline
	Terminal Illness or Terminal Health Conditions	Expected to die within 12 months	Decline

Two Death Benefit Designs:²

	LEVEL DEATH BENEFIT	GRADED DEATH BENEFIT
Product	SimpliNow Legacy Max	SimpliNow Legacy
Fee	Annual policy fee \$36	Annual policy fee \$12
Benefit	The policy pays the full amount in all years.	If the insured dies within the first two years, the paid death benefit will equal 110% of premiums paid. After two years, the death benefit will equal the policy face amount.

¹ Final decision is subject to underwriting and the list is subject to change. Combinations of medical conditions listed above could result in worse than listed decisions.

² All benefits paid less any outstanding loan balance and any unpaid premium.

Build Chart

Reference this chart for the SimpliNow Legacy Graded death benefit and the SimpliNow Legacy Max Level death benefit.

Height	SimpliNow Legacy		SimpliNow Legacy Max	
	Minimum Weight	Maximum Weight	Minimum Weight	Maximum Weight
4'8"	74	203	79	189
4'9"	77	210	81	196
4'10"	79	217	84	203
4'11"	82	225	87	210
5'	85	232	90	217
5'1"	88	240	93	224
5'2"	91	248	96	232
5'3"	94	256	99	239
5'4"	97	265	103	247
5'5"	100	273	106	255
5'6"	103	281	109	263
5'7"	106	290	112	271
5'8"	109	299	116	279
5'9"	112	307	119	287
5'10"	116	316	123	296
5'11"	119	326	126	304
6'	122	335	130	313
6'1"	126	344	133	321
6'2"	129	354	137	330
6'3"	133	363	141	339
6'4"	136	373	145	348
6'5"	140	383	148	358
6'6"	144	393	152	367
6'7"	147	403	156	376
6'8"	151	413	160	386
6'9"	155	424	164	396
6'10"	159	434	168	406

SimpliNow LegacySM

New Simplified Issue Whole Life Product

Talk to your clients about **SimpliNow Legacy** today!

We see the future in you.SM — 

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This is not a preneed insurance contract or agreement. Benefits are payable to the beneficiary or beneficiaries as directed by the owner of policy. Premiums paid may exceed amount of coverage. For an estimate of the year the premiums may exceed the amount of coverage, divide the face amount by the annual premium.

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