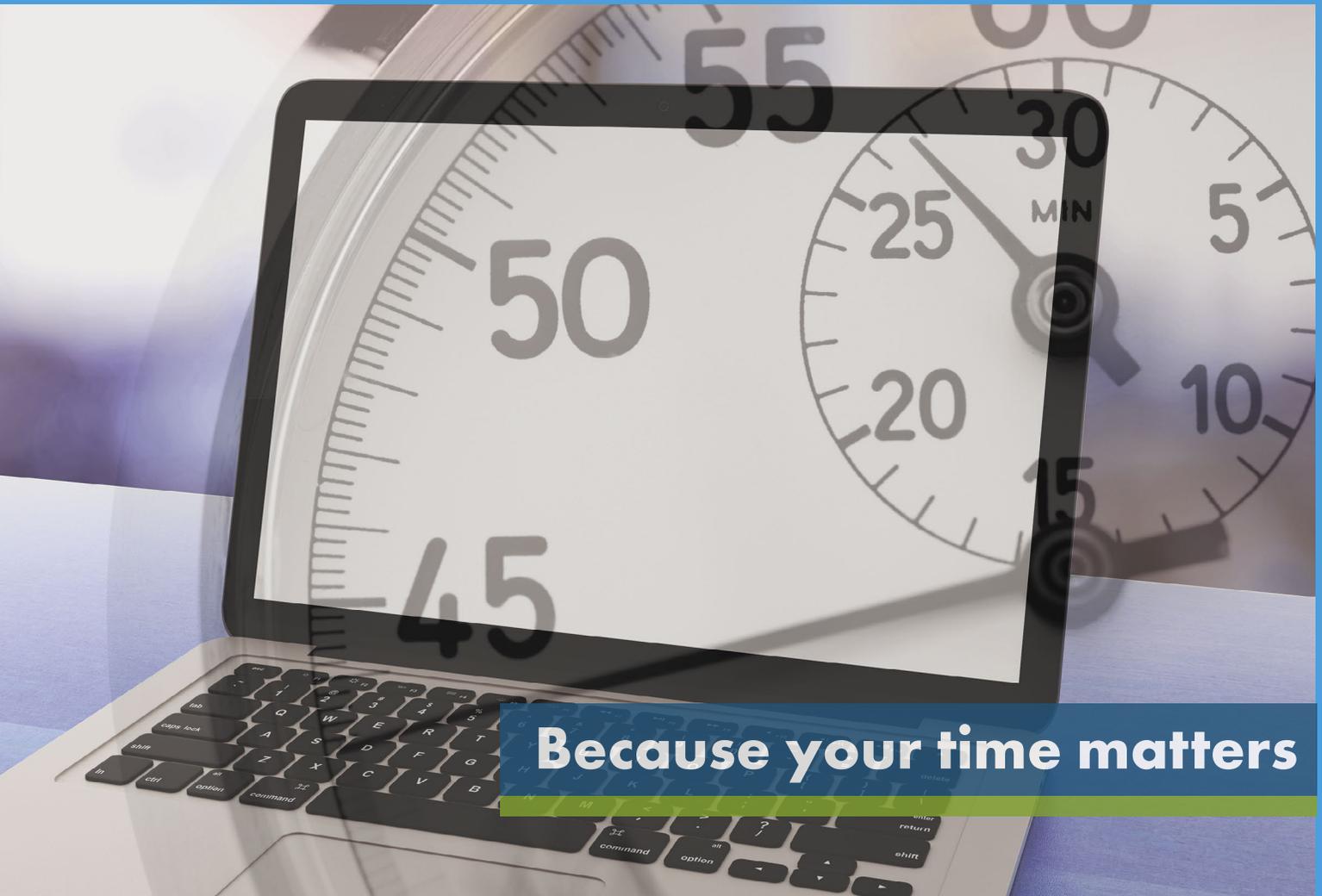


iPipeline® Tools for AG Quick Ticket Processing



Because your time matters



Policies issued by American General Life Insurance Company (AGL), except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life).
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Spend more time taking care of customers and less time filling out applications with AG Quick Ticket® and iPipeline tools

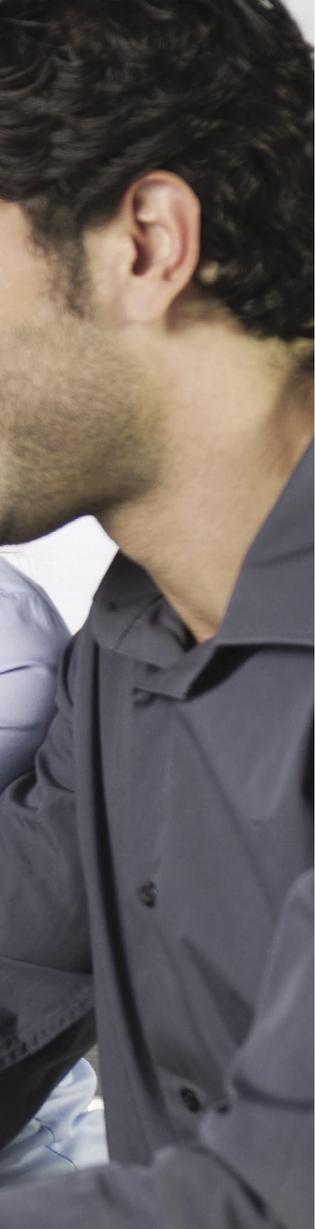
iPipeline tools save time by directly integrating the AG Quick Ticket process into their multicarrier quote engine, LifePipe. No matter how you access AG Quick Ticket, quicker submission means quicker commission.

Once submitted through any of iPipeline's tools, the process is the same as our current AG Quick Ticket procedure. Application information is electronically transferred to ExamOne and continues via the routine AG Quick Ticket process.

Special feature now available to iPipeline users:

Other owners (as constituted by a person other than the insured, a trust or a corporation) are permitted for AG Quick Ticket sales submitted through iPipeline.





Getting started: Field underwriting

- American General Life's underwriting guidelines can help determine the rate class and premium for the desired product. Please refer to the [Field Underwriting Guide](#).
- American General Life has six underwriting classes: Preferred Plus, Preferred Non-Tobacco, Standard Plus, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco.
- The agent should not collect premium. If the client wishes to pay via bank draft, the examiner will collect the client's bank account information.
- If the proposed insured indicates that a current life insurance policy will be replaced, AG Quick Ticket will create the application packet and replacement forms in all states except New York due to complex replacement form requirements. Applications for replacements in New York will need to be substituted via a traditional submission method.

Creating a ticket in iPipeline

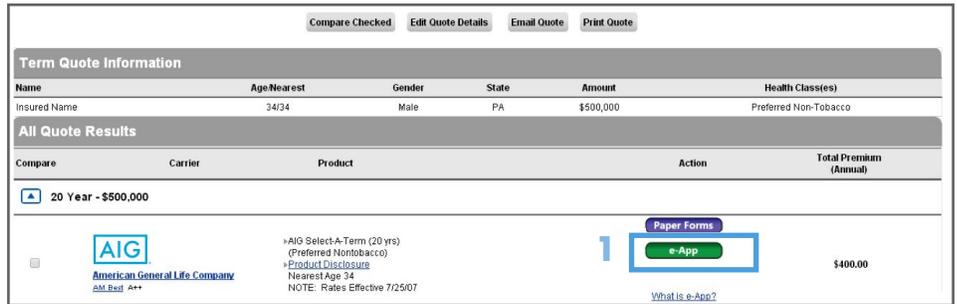
You can start from any of these iPipeline tools:

- LifePipe
- FormsPipe
- iGO e-App*

* If you do not already have an account you must register for iGO e-APP through your general agency

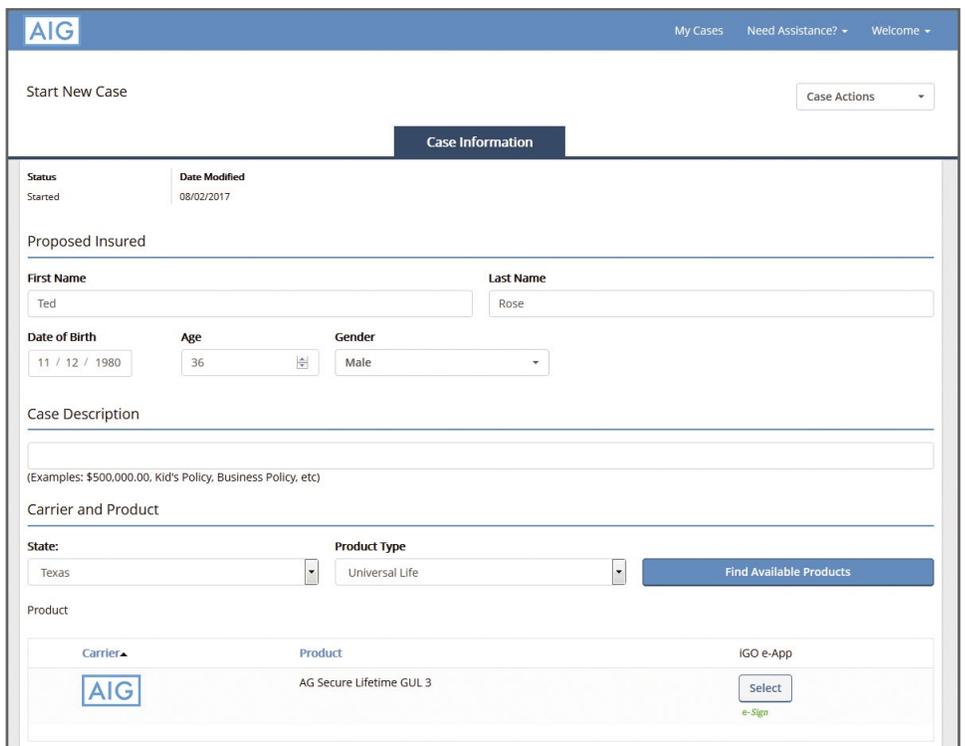
1 From LifePipe or FormsPipe click **e-App**

2 From iGO e-APP click **“Start New Case”** to build a ticket or **“View My Cases”** to pull up an existing ticket.



Product Selection:

- Complete the state (solicitation state where the forms will be signed), product type and case information.
- Replacements can be submitted through AG Quick Ticket in all states except New York. For New York, replacements must be submitted via a traditional process.



Proposed Insured:

- Complete basic client information and the client income information.

Plan of Insurance:

- Complete the rate class, face amount and the reason for insurance

Riders and Benefits:

- Complete any rider or benefit information.

Rose, Ted
American General Life Companies - All states except NY (AGL) | AG Secure Lifetime GUL 3

Save View Forms Case Actions

Case Information **AG Quick Ticket**

Proposed Insured
 Plan of Insurance
 Riders and Benefits
 Beneficiary
 Existing Insurance
 Premium Information
 Agent Report
 Attachment
 Validation and Lock Dat...

Riders and Benefits

Waiver of Monthly Deduction
 Accidental Death Benefit
 Child Rider
 Terminal Illness Rider

Beneficiaries:

- Enter the beneficiary information

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Save View Forms Case Actions

Case Information **AG Quick Ticket**

Proposed Insured
 Plan of Insurance
 Riders and Benefits
 Beneficiary
 Existing Insurance
 Premium Information
 Agent Report
 Attachment
 Validation and Lock Dat...

Beneficiary

Divide the percentage equally among all Primary Beneficiaries?

Please enter your Primary Beneficiaries by clicking on the grid below. Up to 9 may be entered.

Name	Beneficiary Type	Share %	
Mary Rose	Individual	100	Edit

[Click here to add...](#)

Would you like to designate a contingent beneficiary?
 Yes No

[Back](#) [Next](#)

Existing Insurance:

- Enter any existing insurance information

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Save View Forms Case Actions

Case Information **AG Quick Ticket**

Proposed Insured
 Plan of Insurance
 Riders and Benefits
 Beneficiary
 Existing Insurance
 Premium Information
 Agent Report
 Attachment
 Validation and Lock Dat...

Existing Insurance

Do any of the Proposed Insureds have any existing annuity, life insurance, or disability insurance or have any application pending for such coverage with this Company or any other company?
 Yes No

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?
 Yes No

Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?
 Yes No

Existing Insurance Information

Company Name	Policy Number	Replacement	
ABC Company	2156231216	Yes	Edit

[Click here to add...](#)

Reason for Replacement

If this is an internal/affiliate replacement you will need to complete form AGLC105894 and fax to AIG Life Insurance at 1-800-515-5375

Sales Materials used. Attach any sales materials used. (List form number and brief description or name of sales materials used. If no sales materials were used, indicate "None")

Payment Information:

- Enter the method of payment, the modal amount and the payment frequency. If the client is applying for our GUL product, additional premium can be added to the initial modal premium.

The screenshot shows the 'Premium Information' section of the AIG AG Quick Ticket. The left sidebar lists various steps, with 'Premium Information' highlighted. The main content area includes a warning: 'DO NOT submit premium/ cash. Carrier cannot accept premium money until paperwork is signed and received by the carrier home office.' Below this, a note states 'Payor must be the insured or Owner'. The form contains fields for 'Payment Method', 'Payment Frequency', 'Modal Premium \$', and 'Additional Initial Premium \$'. There is also a checkbox for 'Would the insured like to save age?'. Navigation buttons for 'Back' and 'Next' are at the bottom.

Agent Report:

- Complete the agent information and questions

The screenshot shows the 'Agent Report' section of the AIG AG Quick Ticket. The left sidebar lists various steps, with 'Agent Report' highlighted. The main content area is titled 'Writing Agent Information' and includes fields for 'First Name', 'M.I.', 'Last Name', 'Suffix', 'Email Address', and 'Phone Number'. It also has fields for 'Agency Code #' and 'Commission %'. Below these are several questions with radio button options: 'Is there to be any split commission with another agent?', 'Are you aware of any other information that would adversely affect the Primary Proposed Insured's eligibility, acceptability, or insurability?', 'Does the Primary Proposed Insured have any existing or pending annuities or life insurance policies?', and 'Is more than one application being submitted?'. A final note asks if the insured would like to provide a physician's name and address in case of abnormal HIV test results.

Attachment:

- If a document needs to be uploaded attach here.

The screenshot shows the 'Attachment' section of the AIG AG Quick Ticket. The left sidebar lists various steps, with 'Attachment' highlighted. The main content area contains the instruction: 'Please click the Upload Attachment button to submit a PDF with this LifeTicket. The attached PDF should be under 15 MB.' Below this is an 'Upload Attachment' button. Navigation buttons for 'Back' and 'Next' are at the bottom.

Lock Ticket:

- If all information has been entered click **Lock Ticket** to proceed to submission

- Once the information has been locked click **Next** to proceed to the agent attestation. Or click **Unlock Ticket Data** if information needs to be edited.

Agree to Terms:

- Agree to the terms by checking the **"I Agree"** check box. Once the check box has checked the Submit button becomes available to route the ticket to case manager.

- You will know your ticket has submitted successfully when you receive a confirmation number and Next Steps.
- View **My Case** or **My Cases**: Displays the history of all tickets entered and the status of that ticket. Click on the Case Actions drop down to open the ticket.

The screenshot shows a web interface for 'AG Quick Ticket'. At the top, there are tabs for 'Case Information' and 'AG Quick Ticket'. Below the tabs is a sidebar menu with items like 'Proposed Insured', 'Plan of Insurance', 'Riders and Benefits', 'Beneficiary', 'Existing Insurance', 'Premium Information', 'PA Disclosure', 'Agent Report', 'Attachment', 'Validation and Lock Dat...', 'Agent Attestations', and 'What Happens Next'. The main content area is titled 'What Happens Next' and contains the following information:

- Policy 1** 4190006004
- Policy 2** Not Applicable
- Policy 3** Not Applicable
- ExamOne will contact the applicant within one business day of receiving the ticket to complete the phone interview.
- If the applicant is not available, ExamOne will leave a message with a toll-free number for the applicant to call. ExamOne will continue to follow up for 14 days.
- Interview is completed over the phone.
- Average interview takes 20-30 minutes.
- Information collected includes Application Part A & B, any applicable questionnaires and additional forms as required by the state.
- ExamOne schedules the paramedical exam with the customer.
- Application is delivered to client to review and sign along with all state-specific supplemental forms.
- Status information is provided through all pending aggregator sites throughout the process.

THE AGENCY

- Status can be monitored from eStation.americangeneral.com

AG QUICK TICKET HELPFUL HINTS

- When using AG Quick Ticket, no paper forms are required for the agent to complete.
- The issue state will be the state in which the policy owner first signs the application.

Prepare client for tele-interview and paramedical exam (if exam is needed)

- Once a ticket has been submitted to ExamOne, a representative will call the client to gather the remaining information to complete the Part A.
 - Most clients will receive the call within one business day.
 - If the client cannot be reached after the initial phone call, then follow-up calls will be made every 26 hours during the first 7 business days and every 50 hours over the next 7 business days.
 - At the end of the call, the representative will schedule the paramedical exam (if needed).
 - To help your client prepare for the interview and exam, please refer to our [Client Preparation Guide](#). This guide is also available on Forms Depot.
- Possible delays to completing the interview:
 - Incorrect phone number for the client.
 - Unavailability of the client.
 - Tickets submitted Friday afternoon or Saturday may not be initiated until the following Monday.
- Signing:** If the client is interested in electronic signing, this can be indicated on the ticket or during the tele-interview.
 - The application packet will be emailed to the insured (and owner if there is another owner) for electronic signature.
- If **eSignature is not selected**, the application packet will be made available to the examiner for collection of the signatures at the time of the exam.*
 - The examiner performs the exam.
 - After the exam is complete, ExamOne will review the paperwork for completeness and will follow up with the client for any missing information.
 - Be sure the proposed insured understands that coverage is not in effect until the application has been approved, all delivery requirements have been received and the initial payment is made.
 - The examiner will collect the signature on the bank draft authorization if the client wishes to pay by this method.

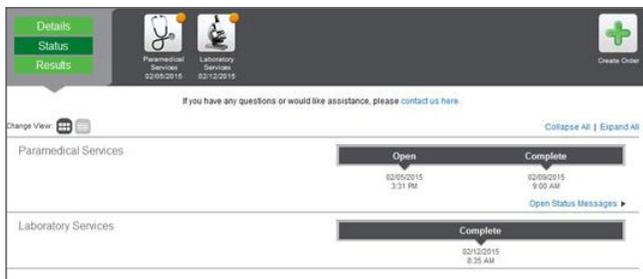
* **Note:** If no exam is required, such as sales that qualify for non-medical underwriting, the application will be mailed to your client to sign and return to the Order Fulfillment Center.

Monitor the status of the ticket

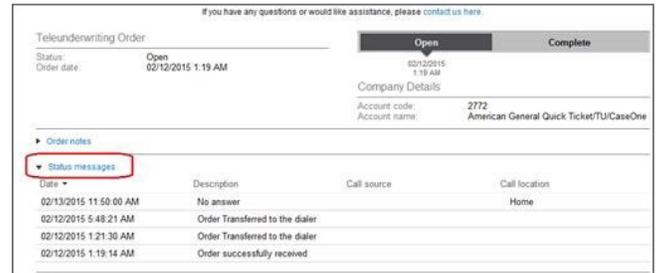
- ExamOne’s customer portal: portal.examone.com
- Applicant Search:
When inputting the applicant information the user will need to provide all of the following:

• First Name	• DOB
• Last Name	• Last 4 of SSN

- It is very important that when the applicant information is input the DOB must be in the MM/DD/YYYY format. The applicant’s name must match exactly as entered in the application.
- Note: if no SSN is provided for in the application the Association Search will not be an option for the user.
- Case Status: The user will select the “STATUS” option listed in the upper left corner in green. The design is to provide a quick at-a-glance view of the status of the case – Open & Complete. If the case is still open, there would not be a date/time listed.



- To view the actual individual status messages, the user will click the “Open Status Message” option to display all status. The location of this drop down will depend on the product. Included examples are below.



- For additional information about the overall AG Quick Ticket process, please call your AIG representative.
- For assistance on the information required on the ticket, please contact your BGA.
- For questions on a case after the case has been submitted to American General Life, call 1-800-247-8837, prompt 1 then prompt 2.
 - The messaging system on Connex can also be used for information on pending cases.
 - To monitor a case during underwriting, visit aig.com/Connex.
- Once the case is submitted to American General Life, traditional methods of communication will be used to contact you regarding any outstanding requirements.



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