


**Because
your time
matters**





AG Quick Ticket
streamlines the application
process and improves
your productivity time.

The process is easy:

- ✓ Submit agent licensing paperwork
- ✓ Complete field underwriting and review quote with the client
- ✓ Create and submit a ticket online
- ✓ Prepare the client for the tele-interview and paramedical exam
- ✓ ExamOne completes the interview, exam and electronically submits to American General
- ✓ Check ExamOne www.examone.com for the status of the ticket
- ✓ ExamOne submits completed application packet to American General
- ✓ Check www.aig.com/us/pg to monitor the status of the case during underwriting review
- ✓ Policy contract delivered

Agent licensing and appointment

(If not already licensed and appointed with American General)

- American General uses a “Just in Time” approach to appointing agents. This means that the state appointment is processed concurrently with the first piece of new business.
 - Submit the licensing paperwork.
 - When the paperwork is in good order, American General will assign a code number and create a full* record which will be viewable online at www.aig.com/us/pg.
 - An appointment in a particular state will not occur until there is an application received for that state.
 - No non-resident fees.
 - Background checks and contract execution will occur after the first piece of business is received.
 - First case should be submitted shortly after the licensing paperwork to avoid having to send additional requirements (within 12 months).
- After an agent number has been assigned, create a username and login ID to view the partial record.
 - Go to www.aig.com/us/pg
 - Click register, fill in the registration fields then click “Register.”

*For a level 1 writing agent, only a partial record will be created.

Field underwriting

- Identify the needs of the client to determine whether term or a universal life product meets the client’s needs.
 - Our QoL Flex Term product offers 22 term durations: 10 years and 15-35 years.
 - QoL Flex Term is one of the Quality of Life...Insurance products offered by American General Life Insurance Company. Accelerated Benefit Riders (ABRs) are offered with every Quality of Life...Insurance product at no additional cost to the policy owner. These valuable riders offer you the flexibility to receive benefits during your lifetime if you suffer a qualifying illness or condition.
 - For more information on QoL Flex Term, go to eStation and click on “Products” in the menu bar. Then select Level Term.
 - Our QoL Guarantee Plus offers long-term death benefit protection, Accelerated Benefit Riders (ABRs) and in addition to the valuable protection guarantee that QoL Guarantee Plus provides for your clients, they can also protect against outliving your retirement income with the CustomerChoiceSM Lifestyle Income Solution.

- For more information on this universal life product, go to www.aig.com/us/pg and click on “Products” in the menu bar of the eStation producer website. Select UL, then click on QoL Guarantee Plus.
- The answers to the proposed insured’s health questions and family history will determine the underwriting class. The American General Underwriting Tool can help determine the right underwriting class. On eStation, go to Underwriting in the menu bar and select “UW Quotes,” then choose American General UW Tool.
- American General’s underwriting guidelines can also be used to determine the rate class and premium for the desired product. The Field Underwriting Guide can be found on eStation under the Underwriting menu option.
- American General has six underwriting classes: Preferred Plus, Preferred Non-Tobacco, Standard Plus, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco.
- Mobile Quote is an American General quoting tool that will help determine the premium on the two products available through AG Quick Ticket based on the quoted underwriting class.
- To create a quotation for QoL Guarantee Plus, use the Passport Illustration System, which can be found at www.aig.com/us/pg. Under the Sales / Marketing menu, select “Illustrations & Quotes”. An unsigned quotation is required and must be submitted with the ticket. The signature can be obtained on delivery.
- Ways to submit the unsigned quote:
 - Fax the unsigned quote with coversheet to 1-800-515-5375
 - Upload the unsigned quote as an Image in Lifespeed
 - Click “Attach” in the menu bar
 - Browse and find the saved pdf of the quotation
 - Click “Upload”
- 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 Arkansas and New York due to complex replacement form requirements. Applications for replacements in Arkansas and New York will need to be substituted via a traditional submission method.

Creating a ticket in LifeSpeed

- Go directly to www.aig.com/us/pg (requires user ID and password).
- Click “Quick Ticket Cases” to view a history of submitted tickets.
- Click “Start a New Application” to start a new ticket.



Product selection:

- Complete the state (solicitation state where forms will be signed), product and carrier information.
- Note: Replacements can be submitted through AG Quick Ticket in all states except Arkansas and New York. For those states, replacements must be submitted via a traditional process.
- The writing agent information will pre-populate. (Note: Appointment Verification button will not appear and appointment verification is not required if AG Quick Ticket online application is accessed via eStation login.)

A screenshot of the 'New Application: Product Selection' form. The form is titled 'New Application: Product Selection' and includes a navigation bar with buttons for 'View Details', 'Comment', 'Validate', 'Submit', 'Save', 'Print Sign', 'Reset', 'Previous', and 'Next'. A sidebar on the left is labeled 'Product Selection'. The main content area contains a note: 'Please note that all fields marked with * are mandatory.' Below this, there are sections for 'Product Selection' and 'Agent Information'. The 'Product Selection' section includes fields for 'Application State*' (dropdown menu showing 'Illinois'), 'Product Type*' (dropdown menu), 'Insurance Company*' (dropdown menu), and 'Product*' (dropdown menu). The 'Agent Information' section includes a field for 'Agency Name*' and a 'Writing Agent*' section with sub-fields for 'First Name', 'Last Name', 'Agent Code', 'SSN or TaxID', and 'Commission Split %'. A green 'Appointment Verification' button is located at the bottom of the form. The footer of the page reads '© 2007-2012 BlueExchange - A Division of ERM, Inc.' and includes 'Previous' and 'Next' navigation buttons.

Policy configuration:

- Complete the reason for insurance, face amount and add any riders the client wishes to add.

The screenshot shows the 'Policy Configuration' screen in the AG QUICK TICKET system. The application ID is [AGLC0000020351]. The carrier is American General Life Insurance Company, and the product is QoL Guarantee Plus. The left sidebar shows 'Product Selection' as the active step. The main form area contains the following fields:

- Reason for Insurance***: Estate Planning
- Face Amount****: \$ 250000
- Death Benefits Option****: Level
- Death Benefit Compliance Test Used***: Cash Value Accumulation Test (CVAT)
- Riders / Benefits**:
 - AG Secure Lifetime GUL
 - Waiver of Monthly Deduction
 - Accidental Death Benefit \$ 100000
 - Child Insurance Benefit
 - Terminal Illness Rider

Primary insured:

- Complete basic client information and whether or not the client has any existing insurance.

The screenshot shows the 'Primary Insured' screen in the AG QUICK TICKET system. The application ID is [AGLC0000020351]. The carrier is American General Life Insurance Company, and the product is QoL Guarantee Plus. The left sidebar shows 'Primary Insured' as the active step. The main form area contains the following fields:

- Basic Primary Insured Information**:
 - First Name***: John
 - Middle Initial**: [Empty]
 - Last Name***: Doe
 - Rate Class Quoted***: Preferred Non-Tobacco
 - Social Security #***: 111-11-1111
 - Sex***: Female Male
 - Date Of Birth***: 12/25/1967
- Addresses**:
 - Address**:
 - Address 1***: 1111 Any Street
 - Country***: United States
 - City***: montgomery
 - State***: Alabama
 - Zip Code***: 36101 - [Empty]
 - Phone Number***: 555-555-5555
 - Work Phone Number**: [Empty]
 - Mobile Phone Number**: [Empty]
 - Email Address**: [Empty]
- Other Insurance for Primary Insured**:
 - Does the Primary Proposed Insured have any existing life insurance, disability policies or annuity contracts? Yes No

Financial details:

- Enter the client income information.

The screenshot shows the 'Financial Details' screen in the AG QUICK TICKET system. The application ID is [AGLC0000020351]. The carrier is American General Life Insurance Company, and the product is QoL Guarantee Plus. The left sidebar shows 'John Doe' as the active step. The main form area contains the following fields:

- John Doe (Primary Insured) Financial Details**:
 - Personal Insured's Financial Statement (Insured only - not Household)**:
 - Personal Earned Income***: 150000
 - Net Worth***: 500000
 - Household Financial Statement**:
 - Household Income***: 100000

Beneficiaries:

- Enter the beneficiary information.

Payment:

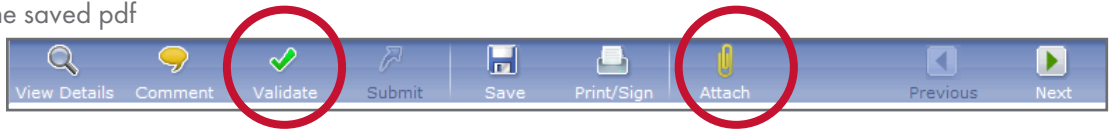
- Enter the method for payment, the modal amount and frequency. If the client is applying for QoL Guarantee Plus, additional premium can be added to the initial modal premium.

Agent report:

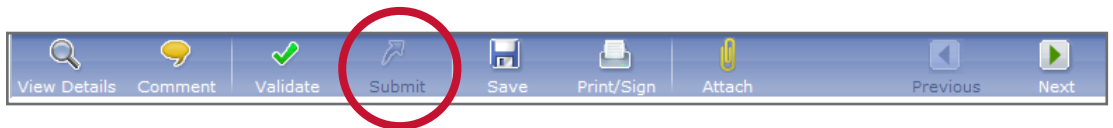
- Agree to the terms and answer the agent questions.

- When the case has been completed, the information can be saved. The menu bar also contains an option to Validate that all required fields have been completed.
- Submit the unsigned quote using either of the following methods:
 - Fax the unsigned quote with coversheet to 1-800-515-5375
 - Upload the unsigned quote as an Image in LifeSpeed

- Click "Attach" in the menu bar
- Browse and find the saved pdf of the quotation
- Click "Upload"



- Click "Submit" to send the Ticket to ExamOne to complete the application packet and paramedical exam. The Submit option will be available after the ticket has been validated.



- This screen can be customized by clicking the "Customize" icon.



- Comments may be added as you submit by clicking "Comments"; however, comments are for your information only and will not be transmitted with the case.



Prepare client for tele-interview and paramedical exam

- 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.
 - A brochure that helps your clients prepare for the paramedical exam is available via Forms Depot. (AGLC105726)
- 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.
- When the examiner arrives at the scheduled time at the proposed insured's home or place of business, the examiner delivers the application packet for signatures.
- 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 one of these methods.

Monitor status of the ticket

- The status of the ticket can be monitored from ExamOne at www.examone.com.
 - Log into the ExamOne site.
 - In the menu bar on the left-hand side of the screen, "View My Orders", under the Order Management section.
- For assistance on the information required on the ticket, please contact your MGA.
- For questions on a case after the case has been submitted to American General, call 1-800-255-2702, [option 1].
 - The messaging system on eStation can also be used for information on pending cases.
 - To monitor a case during underwriting, visit www.aig.com/us/pg.
- Once the case is submitted to American General, traditional methods of communication will be used to contact you regarding any outstanding requirements.

