



AG Quick Ticket:
Because your time matters

**American
General**
Life Companies



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 Life Companies (American General)
- ✓ Check ExamOne **www.examone.com** for the status of the ticket
- ✓ ExamOne submits completed application packet to American General
- ✓ Check **http://eStation.americangeneral.com** 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 **<http://eStation.americangeneral.com>**.
 - 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 **<http://eStation.americangeneral.com>**
 - 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 AG Select-a-Term® product offers 17 term durations: 10 years and 15-30 years.
 - Our AG ROP Select-a-Term® product offers term durations from 20 through 35 years.
 - ◆ For more information on these term products, go to **<http://eStation.americangeneral.com>** and click on “Products” in the menu bar. Then select Level Term.
 - Our AG Secure Lifetime GUL® offers long-term death benefit protection, guaranteed cash accumulation and the flexibility to access the cash value in the future, if necessary, while preserving a proportional death benefit guarantee.
 - ◆ For more information on this universal life product, go to **<http://eStation.americangeneral.com>** and click on “Products” in the menu bar. Select UL, then click on AG Secure Lifetime GUL.

- 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 (AGLC101638) 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.
- Rapid Rater is an American General quoting tool that will help determine the premium on the three products available through AG Quick Ticket based on the quoted underwriting class. Rapid Rater can be found on the public-facing eStation home page. A new Rapid Rater mobile application is also available for iPhones and Android users.
- To create a quotation for AG Secure Lifetime GUL, use eConnections, which can be found on eStation. Under the Sales / Marketing menu, select “Illustrations & Quotes”. Winflex can also generate a quotation and can be found at **<https://www.winflexweb.com>**. 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

Use one of 3 methods:

- 1) Go to **AG Quick Ticket** link on your agency's website.
- 2) Launch the **AG Quick Ticket** application by clicking eApply from within Winflex or Vital Term
- 3) Go directly to **www.AGQuickTicket.com** (requires eStation user ID and password).

- Note: If the user is not yet registered for eStation, you may register on **http://www.AGQuickTicket.com**.
- Click register, fill in the registration fields then click "Register."
- If you have multiple agent codes, you can select one code to pre-populate on new tickets. Check the agent code, then check Use the selected writing agent code as my default selection.
- 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.)

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 for Application [AGLC0000020351]. The carrier is American General Life Insurance Company and the product is AG Secure Lifetime GUL. The left sidebar has 'Product Selection' checked. The main area contains fields for 'Reason for Insurance' (Estate Planning), 'Face Amount' (\$250,000), 'Death Benefits Option' (Level), and 'Death Benefit Compliance Test Used' (Cash Value Accumulation Test (CVAT)). Under 'Riders / Benefits', 'AG Secure Lifetime GUL' is checked, along with 'Accidental Death Benefit' (\$100,000) and 'Terminal Illness Rider'. Navigation buttons like 'Previous' and 'Next' are at the bottom right.

Primary insured:

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

The screenshot shows the 'Primary Insured' screen for Application [AGLC0000020351]. The carrier is American General Life Insurance Company and the product is AG Secure Lifetime GUL. The left sidebar has 'Product Selection' and 'Policy Configuration' checked. The main area contains 'Basic Primary Insured Information' with fields for 'First Name' (John), 'Middle Initial', 'Last Name' (Doe), 'Rate Class Quoted' (Preferred Non-Tobacco), 'Social Security #' (111-11-1111), 'Sex' (Male), and 'Date Of Birth' (12/25/1967). Below is the 'Addresses' section with 'Address 1' (1111 Any Street), 'Country' (United States), 'City' (montgomery), 'State' (Alabama), and 'Zip Code' (36101). There are also fields for 'Phone Number', 'Work Phone Number', 'Mobile Phone Number', and 'Email Address'. At the bottom, a question asks if the insured has existing life insurance, with 'No' selected. Navigation buttons are at the bottom right.

Financial details:

- Enter the client income information.

The screenshot shows the 'Financial Details' screen for Application [AGLC0000020351]. The carrier is American General Life Insurance Company and the product is AG Secure Lifetime GUL. The left sidebar has 'Product Selection', 'Policy Configuration', and 'John Doe' checked. The main area contains 'John Doe (Primary Insured) Financial Details' with a section for 'Personal Insured's Financial Statement (Insured only - not Household)' showing 'Personal Earned Income' (\$150,000) and 'Net Worth' (\$500,000). Below is the 'Household Financial Statement' showing 'Household Income' (\$100,000). Navigation buttons are at the bottom right.

Beneficiaries:

- Enter the beneficiary information.

AG QUICK TICKET[®] Powered by EbixExchange's LifeSPEED

Status of Business ▼ New Application ▼

Application [AGLC0000020351]: Beneficiaries Carrier : American General Life Insurance Company Product : AG Secure Lifetime GUL

View Details Comment Validate Submit Save Print/Sign Attach Previous Next

Please note that all fields marked with * and light yellow shading are mandatory before proceeding.

Primary Beneficiaries

Divide equally among Primary Beneficiaries* ☐ Yes ☒ No

Type of Beneficiary* Person ▼

First Name* Jane Middle Name Last Name* Doe

Relation to Primary Insured* Spouse Whole Percent* 100 %

Add

Contingent Beneficiaries

Add

Previous Next

Payment:

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

AG QUICK TICKET[®] Powered by EbixExchange's LifeSPEED

Status of Business ▼ New Application ▼

Application [AGLC0000020351]: Payment Carrier : American General Life Insurance Company Product : AG Secure Lifetime GUL

View Details Comment Validate Submit Save Print/Sign Attach Previous Next

Please note that all fields marked with * and light yellow shading are mandatory before proceeding.

Payment Details

Check those Premium types that apply*

☒ Scheduled/Planned Payments ☐ Additional Initial Premium

Scheduled Premium

Payment Method* Bank Draft ▼ Frequency* Monthly (Bank Draft only) ▼

Modal Premium Amount* 125.00

Previous Next

Agent report:

- Agree to the terms and answer the agent questions.

AG QUICK TICKET[®] Powered by EbixExchange's LifeSPEED

Status of Business ▼ New Application ▼

Application [AGLC0000020351]: Agent Report Carrier : American General Life Insurance Company Product : AG Secure Lifetime GUL

View Details Comment Validate Submit Save Print/Sign Attach Previous Next

Basic Writing Agent Information

Agent Phone Number* 444-444-4444 Agent Fax Number

Agent E-Mail Address* anyemail@email.com

State License Number

Case Manager E-Mail anyemail2@email.com

Agent Attestations

*By clicking the I AGREE/SUBMIT button below, I confirm that the agent has stated the following:

(1) the agent is a duly licensed and appointed (if appointment is required) life insurance agent in the state in which the proposed insured was solicited and in the state in which the policy, if one is issued, will be delivered,

(2) the plan and amount of insurance identified is suitable in view of the owners insurance needs and financial objectives,

(3) the information provided is complete, accurate and correctly recorded, and

(4) all required forms have been provided to the applicant.

*I authorize the American General Life Companies' fulfillment center representative to obtain such administrative information as may be necessary to complete any life insurance resulting from this lead submission, provided, however that any item of information or question from owner or proposed insured requiring the act or advice of a licensed life insurance agent will be referred to the agent for action before the application can be completed.

*The agent will personally review the application created from this data and administrative information provided by the proposed insured and contact him or her concerning any incomplete or inconsistent information and the agent will not deliver the policy unless the agent has completed his review and is satisfied that the policy, application and all attached papers, if any are complete and accurate.

*The agent has confirmed that all forms required to be delivered at time of solicitation have been delivered and all other forms (including privacy notices, if necessary) required have been or will be provided to the applicant.

I acknowledge that clicking the I AGREE/SUBMIT button below constitutes the licensed agent's signature on the form and has the same effect as if s/he personally signed the form.

☒ I AGREE

Are you aware of any other information that would adversely affect the Primary Proposed Insured's eligibility, acceptability, or insurability?* ☐ Yes ☒ No

Does the Primary Proposed Insured have any existing or pending annuities or life insurance policies?* ☐ Yes ☒ No

Number of years you have known the Primary Proposed Insured.*

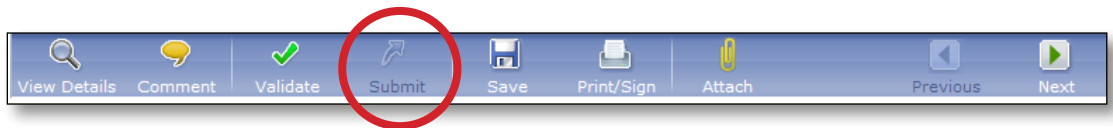
Are you the writing agent* ☒ Yes ☐ No

Agent Remarks

- 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"



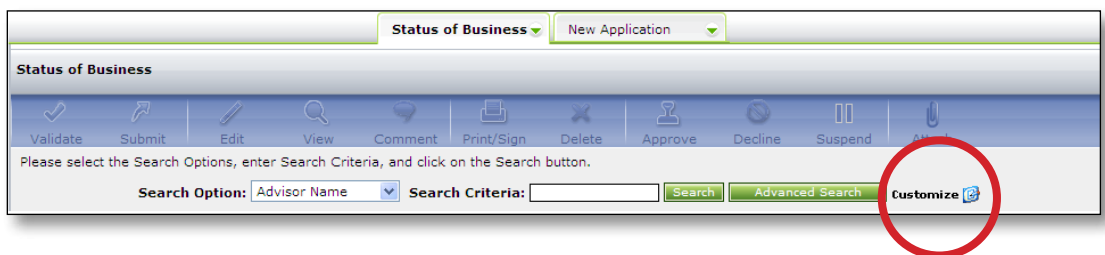
- Click "Submit" to send the Ticket to ExamOne to complete the application packet and paramedical exam. The Submit option will be available after the ticket has been validated.



Status of Business tab: This shows the history of all cases entered and the status of that ticket. Note: This option is ONLY AVAILABLE if online ticket application launched from eStation, Winflex or Vital Term.

- 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 additional information about the overall AG Quick Ticket process, please send an email to **esubmission.requests@aglife.com**.
- 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, call 1-800-247-8837, prompt 1 then prompt 2.
 - The messaging system on eStation can also be used for information on pending cases.
 - To monitor a case during underwriting, visit **http://eStation.americangeneral.com**.
- Once the case is submitted to American General, traditional methods of communication will be used to contact you regarding any outstanding requirements.

American General
Life Companies

*Policies issued by: American General Life Insurance Company (American General Life), 2727-A Allen Parkway, Houston, TX 77019. AG Secure Lifetime GUL Policy Form Number 10460, ICC-10460; AG Select-a-Term Policy Form Number 07007, ICC-07007; AG ROP Select-a-Term Policy Form Number 10001. The United States Life Insurance Company in the City of New York (US Life), One World Financial Center, 200 Liberty Street, New York, NY 10281. AG Secure Lifetime GUL Policy Form Number 10460N; AG Select-a-Term Policy Form Number 09007N; AG ROP Select-a-Term Policy Form Number 10001N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life and US Life are the issuing insurer's responsibility. US Life is authorized to conduct insurance business in the State of New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including American General Life and US Life. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.*

FOR PRODUCER USE ONLY – NOT FOR DISSEMINATION TO THE PUBLIC.

©2013. All rights reserved.

AGLC105456 REV0213