


**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 Life
- ✓ Check ExamOne www.examone.com for the status of the ticket
- ✓ ExamOne submits completed application packet to American General Life
- ✓ 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 Life)

- American General Life 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 Life 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[®] II 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. **Now available with AG Asset ProtectorSM.**
 - ◆ For more information on this universal life product, and the available AG Asset Protector riders go to <http://eStation.americangeneral.com> and click on “Products” in the menu bar. Select UL, then click on AG Secure Lifetime GUL II.
- The answers to the proposed insured’s health questions and family history will determine the underwriting class. The American General Life 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 Life UW Tool.
- American General Life’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 Life 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 Life 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 II, 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.

Primary insured:

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

Financial details:

- Enter the client income information.

Beneficiaries:

- Enter the beneficiary information.

Payment:

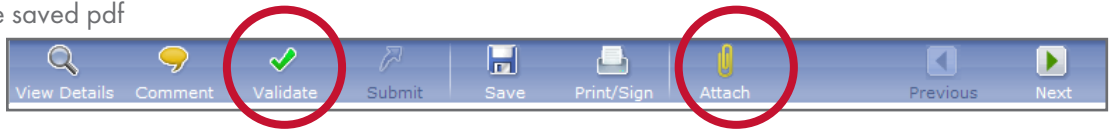
- Enter the method for payment, the modal amount and frequency. If the client is applying for AG Secure Lifetime GUL II, additional premium can be added to the initial modal premium.

Agent report:

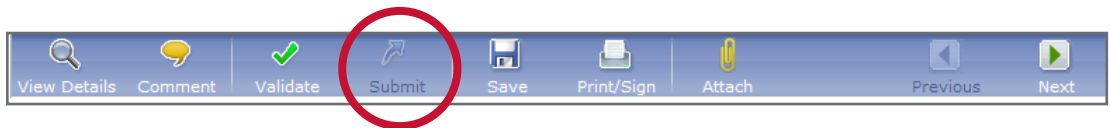
- Agree to the terms and answer the agent questions.

- 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.

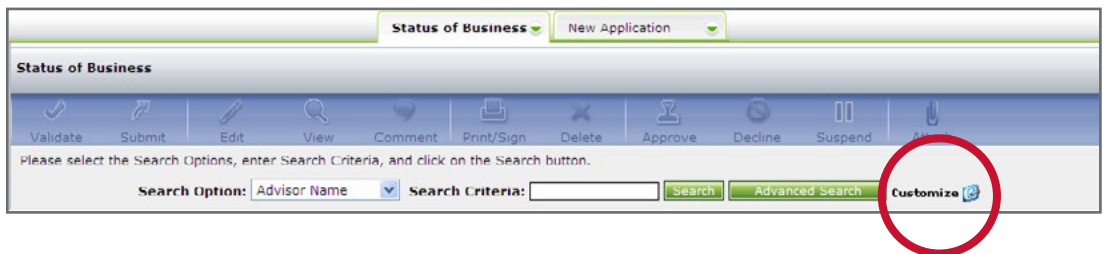


Status of Business tab: This shows the history of all cases entered and the status of that ticket. Note: This option is ONLY AVAILABLE if online ticket application launched from eStation, Winflex or Vital Term.

- 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 Life, 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 Life, traditional methods of communication will be used to contact you regarding any outstanding requirements.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers: 07007, ICC10-07007, 10001, 13460, ICC13-13460, Rider Form Numbers: 13972, 13600, ICC13600. Guarantees are backed by the claims-paying ability of the issuing insurance company. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

© 2014 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY – NOT FOR PUBLIC DISTRIBUTION.

AGLC105456 REV0814