UNDERWRITING
Xpress Plus

UP TO $1,000,000 FACE AMOUNT!
NO AUTOMATIC EXAM REQUIRED!

What is Xpress Plus?

Xpress Plus is a new underwriting program that expedites the application process and saves your customers time and hassle by automating a portion of the underwriting process for applications submitted electronically.

When you submit an individual application that is within the parameters of the Xpress Plus program, exams are not automatically required. If an exam is required, you will be notified, either immediately or via ExpertOffice (see next page for more information).

What ages/face amounts are underwritten using Xpress Plus?

- Ages 0-50: $250,001 - $1,000,000
- Ages 51-60: $250,001 - $500,000

How does my client get the benefit of the Xpress Plus program?

If your client's application meets the criteria above, submit the full application via one of the eApplication platforms (ExpertApp or IGO) and American National will notify you whether your client will require any exams. The Xpress Plus program is not available for paper applications.

Which individual American National life insurance products and rate classes are underwritten using Xpress Plus?

All of them!

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Side-by-Side Accelerated Underwriting Comparisons

	Xpress (formerly Underwriting Express)	Xpress Plus	Worksite Simplified Issue
Program Description	A program designed to provide a quick and noninvasive underwriting process for limited ages and face amount.	A program designed to enhance the underwriting process when using electronic applications. Xpress Plus will not automatically require an exam to be ordered. Instead, the agent will be notified via ExpertOffice if an exam is required.	A program for employer groups (federal market, teachers, etc.) that have been pre-approved to sell SI products through the Worksite program.
Who Can Apply?	**Individual Applications**	**Individual Applications**	**Approved Employer Groups** (minimum of 10 participating employees)
Issue Ages	0-65	0-60	18-65 (64 for term)
Face Amounts	Up to $250,000	Ages 0-50: $250,001 - $1,000,000 Ages 51-60: $250,001 - $500,000	Up to $250,000
eApp Available?	Yes	Yes	Yes
eApp Required?	No	**Yes**	No
Underwriting Classes	Standard Substandard	**All rate classes**	No: Classes issued on Accept/Decline basis (tables 1-4 issued as standard)
Exam Required?	**No Exam Required.** Underwriting decision is based primarily on answers to the application, MIB, and Rx. MVR, Phone Interviews, APS's, and exams may be required on certain applicants.	**No Automatic Exam Required.** The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier*. **If submitted through ExpertApp:** • If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp. • If the MIB, Rx, and/or Risk Classifier prompt the need for an exam, the agent will receive a notification via ExpertOffice and email. **If submitted through IGO eApp:** • If answers on the app, MIB, Rx, and/or Risk Classifier prompt the need for an exam, the agent will receive a notification via ExpertOffice and email.	**No Exam Required.** Underwriting decision is based on a few simple health questions.
Available Products	All (excluding Worksite SI products)	All (excluding Worksite SI products)	Worksite SI products only

Cases outside of the parameters of the programs above will require traditional underwriting.

*The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.

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Xpress Plus Program Disqualifiers

Not all applications will be issued without additional exams. Common conditions that will require additional exams to be ordered are listed in the chart below.

Common conditions that require additional exams:	Exam	Labs
Diabetes or Glucose Intolerance	X	X
Hypertension (when any of the following apply: diagnosed within 6 months, applicant is under age 35, applicant requires >2 medications to control, or is undisclosed/suspected)	X	X
Heart Disease	X	X
Renal Disease	X	X
Liver Disease	X	X
Cancer	X	X
Substance Abuse	X	X
Cerebral Vascular Disease	X	X
Peripheral Vascular Disease	X	X
COPD	X	X
Barrett's Esophogas	X	X
Crohn's Disease	X	X
Ulcerative Colitis	X	X
Epilepsy/Seizure	X	X
Gastric Bypass/Lap Band	X	X
Lupus	X	X
Multiple Sclerosis	X	X
Parkinson's Disease	X	X
Rheumatoid Arthritis	X	X
Sleep Apnea	X	X
Criminal History that is not an automatic decline.	X	X
Driving History that is not an automatic decline.	X	X
Disability	X	X
Unemployed - when specifically listed as such (does not apply to homemaker)	X	X
Over-insurance/Stacking	X	X
Inforce/Applied with American National and subsidiaries exceeds our max limits for Xpress Plus	X	X
HIV	X	X
Underweight	X	X
Build +50 or greater by Swiss Life Guide	X	X
Other characteristics determined using the Risk Classifier report are outside our tolerance.	X	X
Rx record not found and >50 years old	X	X
Previous substandard or declined case with American National or other company	X	X
Parent or sibling death from cardiovascular disease or stroke prior to age 60	X	X
Parent or sibling death from colon, ovarian, or prostate cancer prior to age 60	X	X
If labs completed in past 12 months for insurance purposes, we will attempt to obtain those requirements. If unable to obtain, we will order our own exam, labs.		
Nondisclosure of material medical history (including smoking/nicotine/tobacco history)		

Underwriting Requirements

The charts below illustrate the traditional underwriting requirements for American National life policies. In order to set your client's expectations properly, the charts below separate requirements by what will be ordered by the agent and what will be ordered by the home office.

Before ordering requirements listed as "Agent Orders", please check with your agency to see if they handle the order of any requirements on your behalf.

Paper applications and electronic applications may have different requirements.

A requirement listed with an asterisk (*) is NOT AUTOMATICALLY REQUIRED on electronic applications but is automatically required on paper applications.

The agent orders the exam only on American National's direction.

Legend:

Blood/HOS	Blood chemistry profile & urinalysis
EKG	Resting Electrocardiogram
PFS	Financial Supplement: Form 4165 (ANY-4165 for NY) (Business Financial Statement for Buy/Sell)
SAS	Senior Age Supplement
PFIF	Premium Funding Intent Form
MIB	Medical Inspection Bureau Report
Risk Classifier	Classifies risk by utilizing characteristics derived from public records, driving history, and credit history.
MVR	Motor Vehicle Report
APS	Attending Physician Statement

Insured age 17-35	Agent Orders							Home Office Orders						
	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X						
25,000-49,999								X						
50,000-99,999								X						
100,000-149,999								X	X		X			
150,000-250,000								X	X		X			
250,001-500,000	X*	X*	X*					X	X	X	X			
500,001-1,000,000	X*	X*	X*					X	X	X	X			
1,000,001-1,500,000	X	X	X					X	X		X	X		
1,500,001-3,000,000	X	X	X					X	X		X	X		X
3,000,001-5,000,000	X	X	X		X			X	X		X		X	X
5,000,001-7,500,000	X	X	X		X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

Insured age 36-40	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X						
25,000-49,999								X						
50,000-99,999								X						
100,000-149,999								X	X		X			
150,000-250,000								X	X		X			
250,001-500,000	X*	X*	X*					X	X	X	X			
500,001-1,000,000	X*	X*	X*					X	X	X	X			
1,000,001-1,500,000	X	X	X					X	X		X	X		
1,500,001-3,000,000	X	X	X					X	X		X	X		X
3,000,001-5,000,000	X	X	X		X			X	X		X		X	X
5,000,001-7,500,000	X	X	X		X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

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Insured age 41-50

Amount	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
	Agent Orders							Home Office Orders						
0-24,999								X						
25,000-49,999								X						
50,000-99,999								X						
100,000-149,999								X	X		X			
150,000-250,000								X	X		X			
250,001-500,000	X*	X*	X*					X	X	X	X			
500,001-1,000,000	X*	X*	X*					X	X	X	X			
1,000,001-1,500,000	X	X	X					X	X		X	X		
1,500,001-3,000,000	X	X	X					X	X		X	X		X
3,000,001-5,000,000	X	X	X	X	X			X	X		X		X	X
5,000,001-7,500,000	X	X	X	X	X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

Insured age 51-60

Amount	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X						
25,000-49,999								X						
50,000-99,999								X	X					
100,000-149,999								X	X		X			
150,000-250,000								X	X		X			
250,001-500,000	X*	X*	X*					X	X	X	X			
500,001-1,000,000	X	X	X					X	X		X			
1,000,001-1,500,000	X	X	X					X	X		X	X		
1,500,001-3,000,000	X	X	X	X				X	X		X	X		X
3,000,001-5,000,000	X	X	X	X	X			X	X		X		X	X
5,000,001-7,500,000	X	X	X	X	X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

Insured age 61-65

Amount	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X						
25,000-49,999								X						
50,000-99,999								X	X					
100,000-149,999								X	X		X			
150,000-250,000								X	X		X			
250,001-500,000	X	X	X					X	X		X			
500,001-1,000,000	X	X	X					X	X		X			X
1,000,001-1,500,000	X	X	X	X				X	X		X		X	X
1,500,001-3,000,000	X	X	X	X				X	X		X		X	X
3,000,001-5,000,000	X	X	X	X	X			X	X		X		X	X
5,000,001-7,500,000	X	X	X	X	X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

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Insured age 66-70

Insured age 66-70	Agent Orders							Home Office Orders						
	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X	X					
25,000-49,999		X	X					X	X					
50,000-99,999	X	X	X					X	X					
100,000-149,999	X	X	X					X	X		X			
150,000-250,000	X	X	X					X	X		X			
250,001-500,000	X	X	X					X	X		X			
500,001-1,000,000	X	X	X					X	X		X			X
1,000,001-1,500,000	X	X	X	X				X	X		X		X	X
1,500,001-3,000,000	X	X	X	X				X	X		X		X	X
3,000,001-5,000,000	X	X	X	X	X			X	X		X		X	X
5,000,001-7,500,000	X	X	X	X	X			X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X			X	X		X		X	X
10,000,001 and up	X	X	X	X	X			X	X		X		X	X

Insured age 71 & up

Insured age 71 & up	Full Blood	HOS	Paramedical Exam	EKG	PFS	SAS	PFIF	MIB	Script Check	Risk Classifier	MVR	Electronic Inspection	Traditional Inspection	APS
0-24,999								X	X					
25,000-49,999		X	X					X	X					X
50,000-99,999	X	X	X					X	X					X
100,000-149,999	X	X	X					X	X		X			X
150,000-250,000	X	X	X					X	X		X			X
250,001-500,000	X	X	X					X	X		X			X
500,001-1,000,000	X	X	X	X		X	X	X	X		X		X	X
1,000,001-1,500,000	X	X	X	X		X	X	X	X		X		X	X
1,500,001-3,000,000	X	X	X	X		X	X	X	X		X		X	X
3,000,001-5,000,000	X	X	X	X	X	X	X	X	X		X		X	X
5,000,001-7,500,000	X	X	X	X	X	X	X	X	X		X		X	X
7,500,001-10,000,000	X	X	X	X	X	X	X	X	X		X		X	X
10,000,001 and up	X	X	X	X	X	X	X	X	X		X		X	X

For more information, contact the the Marketing Field Support Center at: 888-501-4043, option 1

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