

# A better application experience awaits

Expanded eligibility for exam-free approvals means more clients covered, faster.



## Life insurance for the next generation of customers

Legal & General America's digital application makes it easy for your clients to apply online anytime using any device, or schedule to complete over the phone at their convenience. Underwriting evidence is collected in real-time during the application process. Our digital platform offers **shorter application times, faster decisions, reduced cycle times and greater flexibility for you and your clients.**

## A simple online app with built-in accelerated underwriting

- ✓ Collects only relevant information with customized question sets
- ✓ Quickly obtains requirements and makes decisions faster
- ✓ Keeps you and your clients informed along the way
- ✓ More than 50% are approved without exams or labs (not incl. Lab Lift)
- ✓ Reduces cycle time even if exam-free underwriting is not available

### Digital app eligibility

All issue ages  
All coverage amounts  
All states except New York

### Exam-free eligibility

Male + Female, ages 20-50  
Up to \$1 million in coverage Any term duration (10-40 yrs)  
[Learn more>](#)



**NEW! Lab Lift exam substitution**  
available for qualified applicants  
ages 20-60, up to \$2 million  
Visit [lgamerica.com/au](http://lgamerica.com/au)

## How the process works



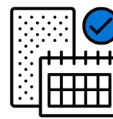
Drop a ticket using Partner Dashboard, iPipeline or other third-party vendor platform



Client is emailed and/or texted an online application link



Data collected during the application will determine eligibility for an exam-free experience



If eligible, the policy will be approved and issued exam-free. If not eligible, an exam will be scheduled



Once issued, the policy will be sent to the client for electronic signature, payment and delivery



### Lab Lift exam substitution path

Clients who do not qualify for accelerated approval within the digital app but who have recent full bloodwork may still be eligible for an exam-free experience. Lab Lift boosts overall exam-free approvals to more than 50% for digital applications.

The digital application is available for Banner Life business only at this time and is not available in NY.

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