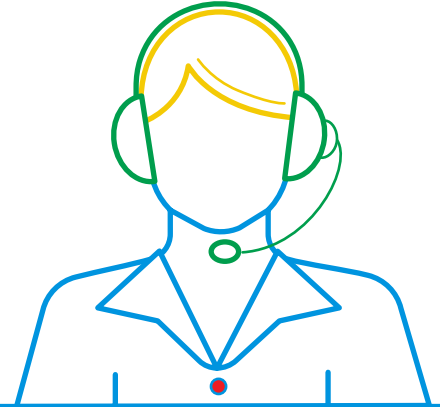


# The life insurance process made easier

AppAssist let's you drop a ticket on your coffee break. With eDelivery your client can activate a policy on theirs. Done and done.



## Step 1: AppAssist

AppAssist streamlines the life insurance application process for you and your client. Simply drop a ticket and let us take the application process and collecting all requirements from there. That means you have more time to market your business, find new clients and match your client's needs with the right coverage. Once you drop a ticket, we take it from there, with:

**Great Service:** Customers can ask questions during the 45-minute application interview performed by Legal & General America's in-house professional staff.

**Added Convenience:** The interview is scheduled at the customer's convenience and a brief medical exam can be scheduled at the end of the call, if needed.

**Faster Process:** The interview is typically completed within 48 hours of ticket receipt and voice signature speeds up the cycle time by three weeks.

**Accelerated Underwriting:** For qualified applicants, the underwriting process is quick and convenient with no medical exams, labs or APSs. Policies can be approved next business day or faster.

## Step 2: eDelivery

Thanks to our partnership with DocuSign® and PayPal®, LGA's flexible and award-winning eDelivery solution sends life insurance policies electronically to your clients. In addition, eDelivery is:

**Fast:** Cycle time is reduced by more than 17 days, and 22% of eDelivered policies are completed within one day.

**Easy:** Applicants opt in via voice signature, or with paper applications, by signing the eDelivery Authorization form; they can pay their first premium online via PayPal, credit card or bank draft.

**Free:** No cost to start using eDelivery. Reduce or eliminate mailing costs for your agency.

**Complete:** LGA collects all documents necessary to place the case, including payment, in good order. Clients can download and save signed policies.

### By the numbers

**48 hours** is the average time to initiate and complete the interview

**3 weeks** saved on application cycle times with voice signature

**98%** of AppAssist-completed interviews become formal applications

**67%** of AppAssist cases are placed

**90%** of eligible AppAssist customers opt in to use eDelivery

**56%** of LGA policies are eDelivered