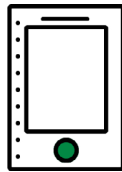


Top reasons to use the Horizon Experience

We've been working with advisors like you who have switched from paper to our **Horizon Experience** and asked them what they loved most about it.

*"It's so simple – it helps me get back to what I do best: Helping more families get coverage fast."
– IMO Partner Review*



Horizon vs. Paper



- ✓ Clients breeze through our digital application **in 20 minutes or less**
- ✓ With automated underwriting, **over 55% of clients got covered** without an exam
- ✓ **Cycle times are up to 2X faster** so commissions are paid faster
- ✓ **All applications** are received In Good Order (IGO)
- ✓ **90% of clients accept offers** made for Standard and better rating classes
- ✗ Paper applications take an average of **45 minutes to an hour** to complete
- ✗ There are **no instant decisions** with paper
- ✗ **Cycle times can get delayed** because of APS/exam orders
- ✗ In Good Order (IGO) rates are **lower and missing information** on the application

Let us show you how easy it is.

With more than 100 million Americans who are uninsured or underinsured, now is the time to give our digital platform a try. Talk to a member of our sales team or check it out for yourself at lgamerica.com/horizon