

**Digital Tools:** Digital application, AppAssist® and digital delivery

# Fast and simple — from start to finish

Whether it's online or over the phone, Legal & General America makes the life insurance process seamless.



**Whether you drop a ticket or start an advisor-assisted application with your client, our digital platform with accelerated underwriting speeds app completion, reduces cycle time and ensures a more convenient experience for both advisors and customers.**

## **Digital application: A better way to buy life insurance.**

Our streamlined and mobile-friendly online application takes less than 20 minutes to complete, and it reduces cycle times and the need for exams for eligible clients. Approvals or the need for medical evidence are determined in real time during the application process.

## **AppAssist: Our professional call center takes care of everything.**

If your client needs assistance with our digital app or prefers a phone interview, our scheduler feature allows advisors or clients to schedule an available date and time.

**Great service:** Clients can ask questions during the 30-minute application interview performed by our professional in-house staff.

**Fast, convenient process:** We'll collect everything needed so applications are always in good order. Voice Signature or eSignature speeds up cycle times by three weeks compared to traditional paper cases.

**Accelerated underwriting:** The digital application has built-in accelerated underwriting opportunities for eligible applicants. Exam substitution is also available for qualified applicants, boosting overall exam-free approvals.

## **Digital delivery: Policies issued, paid and delivered quickly and securely.**

Legal & General America's streamlined digital solution delivers digital policies to your clients, allowing them to pay for, sign, finalize and download their policy in minutes. In addition, digital delivery is:

**Easy:** Agencies can review the offer before sending to applicants. Clients can pay their first premium online via credit card or EFT, then download their policy documents.

**Automated:** Email and text (SMS) reminders are automatically sent to clients who have not completed the delivery process or downloaded their policy documents.

**Mobile-friendly:** The entire process can be done on a smartphone or tablet.

## **By the numbers**

# 20 minutes

or less to complete the digital app.

# 73%

faster than Traditional AppAssist cases.

# 90%

of applicants who start the digital application complete it.

# 42%

of digital applications, including Digital AppAssist, are approved without the need for exams or labs.

# 73%

of all LGA policies are digitally delivered to clients for secure download

All stats as of Q1 2021

Not all applicants will qualify for an exam-free experience. Those who do not meet the criteria or who have insufficient medical or lab evidence will require a paramed exam. The digital application is available for Banner Life business only at this time and is not available in NY.

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