



## The Horizon Experience: A better way to do business

### What is the Horizon Experience?

Horizon is Legal & General America's way of transforming the life insurance experience. It offers a more flexible pathway to coverage for your clients and lifts the administrative burden off advisors. Whether the client goes it solo through our digital app, completes it alongside you via our Advisor-Assisted Application, or does their interview over the phone with our skilled in-house AppAssist team, they'll experience one of the easiest, fastest routes to coverage.

### A portfolio of digital capabilities and automated processes

#### Digital Application

Our smart and streamlined digital application makes it easy for clients to apply online anytime, on any device in as little as 15 minutes.

#### Advisor-Assisted Application

This feature allows for a more personalized experience between an advisor and their client. At the client's request, an advisor can be more hands-on, or hands-off. (We're the only carrier in the country with this digital capability.)

#### Digital AppAssist

All the benefits of our experienced in-house team are paired with the speed and efficiencies of the digital application. If preferred, a 30-minute phone interview to complete the application can be scheduled at the client's convenience.

#### Accelerated Underwriting

Accelerated underwriting opportunities are built into the digital application. Approvals can happen instantly or in just a few hours for eligible clients.

#### Lab Lift exam substitution program

Eligible clients can avoid traditional exams by using information from recent lab work gathered using Electronic Health Records or an Attending Physician's Statement. These are collected directly by LGA. With Lab Lift, over half of cases are approved lab-free, with future enhancements on the way.

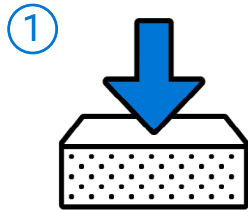
#### Digital delivery (offer/pay/issue)

Digital delivery allows clients to receive a policy offer, and then pay, finalize and download their policy in minutes online. That means advisors can collect commissions faster.

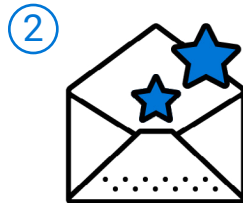
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## Life insurance in 6 easy steps

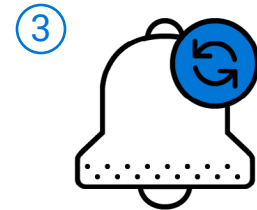
We think that purchasing life insurance should be fast and easy. Our application road map keeps clients on one simple journey which can lead to an instant decision or accelerated lab-free underwriting if eligible.



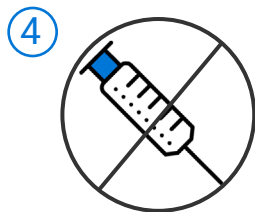
1 Start the Advisor-Assisted application using Partner Dashboard, GA link or other third-party platforms. A telephone interview is also available.



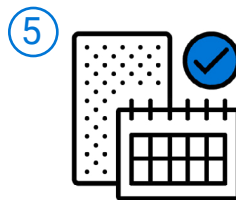
2 Clients are emailed and/or texted a digital app link and may complete it solo, alongside their advisor or with the help of our AppAssist team.



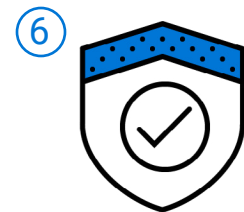
3 Data collected during the application will determine eligibility for a lab-free underwriting experience.



4 Accelerated underwriting is available for qualified applicants ages 20-60, up to \$2 million. Clients who do not qualify but have recent blood testing results may still be eligible for our Lab Lift exam substitution program. Lab Lift eligibility is 20-60 up to \$2 million.



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



6 Once the application is approved, an offer will be sent to the client, based on GA preferences, to accept, pay and download the policy.

## Get down to business with our Horizon Experience

There's never been a better time to dive in – we're helping more people get insured faster, in less time than ever before. Talk to a member of our team or check it out for yourself at [lgamerica.com/horizon](https://lgamerica.com/horizon)



The digital application is available for Banner Life business only at this time and is not available in NY. Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. CN 03022022-3 (03.25.2022)