

“This is the fastest process we’ve ever seen with any company.”

— Agency partner



10 reasons why...

you and your clients will love using LGA's new digital application platform

1. Shorter application times — higher completion rates

It typically takes less than 20 minutes to complete the digital journey, plus more than 90 percent of customers who start the application finish it.

2. Instant decisions — it doesn't get any faster

Get your underwriting answers even faster than before. Your customers may be instantly approved at the end of the application process

3. Exam and lab-free eligibility

Even if a case is not instantly approved, eligible customers may still be processed exam-free following a short underwriting review.

4. Flexibility for your customer

Give your customers the freedom to complete the NEW online application process on the go from their mobile device and on their schedule, 24/7.

5. More accurate answers and additional security

Clients' answers tend to be more accurate when the application process takes place online. Plus, there's an added feeling of security and anonymity for those who'd rather not disclose sensitive information to live representatives.

6. Easy-to-understand application

We use simple language that customers understand — so they're able to speed through the application process.

7. Customer support available

If the applicant has questions during the online journey, they can reach our call center during business hours at 1-855-914-9115 or email onlineapp@lgamerica.com.

8. Client follow-up

Customers will receive four staggered email or text reminders to complete the online application up to 15 days after the initial link is sent. Agents can also resend application links directly to clients from our Partner Dashboard.

9. Notifications and instant reporting at your fingertips

Agents will receive real-time notifications when applications have been completed. Instant reporting on completed applications is available on our Partner Dashboard. We'll keep you updated every step of the way.

10. We'll continue to adapt and improve

We're constantly making improvements and adding new features to our platform. In the coming months, you'll notice expanded eligibility, enhanced automation and more.

Protect more. Make more. Do less.

Drop a ticket today at partner.lgamerica.com

For questions, email us at salesupport@lgamerica.com

The industry is already talking about our new streamlined process:

“We had a client approved from drop ticket to inforce in seven days. Amazing.”

“It's exactly what we've all been wishing carriers would create for us.”

“Our customers finish the online app faster.”

A better user experience for agents and customers

- Quick and easy digital application journey with reflexive questions
- Real-time status updates
- Self-service for requirements
- Reduced cycle time
- In-good-order applications
- Application completion within minutes of dropping a ticket

When you drop a ticket to Legal & General America, eligible customers may be approved faster and without an exam or lab.

Use these parameters to determine if your client may be eligible for exam/lab-free underwriting.

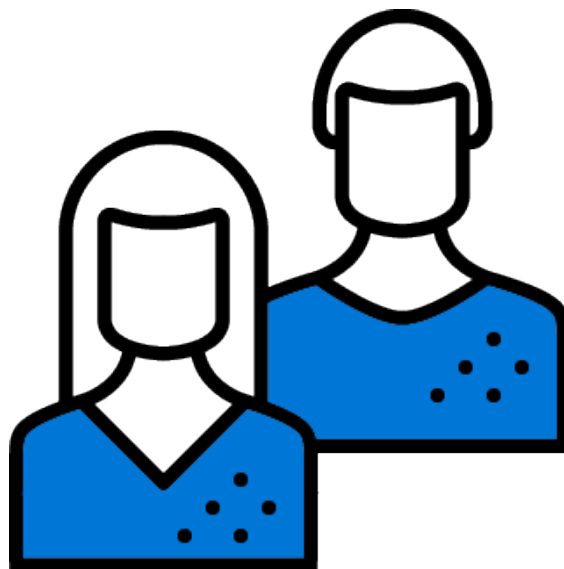
- ✓ No internal policy lapse or internal replacement within the last 2 years
- ✓ No premium financing
- ✓ Males & females, ages 20-60 up to \$2 million, any term duration

Jennifer, female, age 41, applied for \$500,000 in coverage.

History of gestational diabetes. Approved Standard Plus, no exam or APS needed following a short case review by underwriting.

Katie, female, age 32, applied for \$1 million in coverage.

Asthma symptoms treated with medication and recent atypical mole biopsied. Approved Preferred, no exam or APS needed following a short case review by underwriting.



Andrew, male, age 34, applied for \$1 million in coverage.

Currently on medications for both hypertension and anxiety. Approved Standard Plus, no exam or APS needed following a short case review by underwriting.

Mark, male, age 48, applied for \$350,000 in coverage.

Currently on medication for high cholesterol, family history of breast cancer. Approved Preferred and made offer at the end of the application (Instant Decision).

Find out more about lab-free eligibility [here](#).

*Testimonials are sourced from BGAs currently utilizing the digital application platform.

**The new digital application is available for Banner Life business only at this time and is not available in New York.

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 meet all automated underwriting eligibility requirements may need to submit additional information, which may include paramedical examination, labs, or other medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 20-155