

The Horizon Experience

One of the best solutions for your clients since sliced bread.



With dozens of benefits baked in, the Horizon Experience provides greater flexibility and simplicity making it easier than ever to provide your clients with life insurance coverage.

Flexibility in application submission

Our streamlined application reduces time and effort for you and your clients.

- Clients can digitally complete our mobile-friendly application at their leisure
- Our Advisor-Assisted Application allows you to complete the application alongside your client
- Our Digital AppAssist team is available for clients who prefer to complete their application over the phone

Underwriting innovation

- Accelerated underwriting parameters available for those aged 20-60 up to \$4 million
- Leverage third party data to reduce cycle times, deliver more instant, accelerated and exam-free experiences
- Lab Lift program applied for eligible applicants. Allows clients who aren't initially approved exam-free to substitute recent EHR or APS for a paramedical exam
- Access real-time case information (i.e., APSs, exams, etc.) on our Partner Dashboard or Application Manager

A faster recipe for coverage

42%* of cases receive an instant decision

68%** of cases receive approval within 10 business days

73%** of cases are approved without the need for an exam

Commissions paid faster

- With Offer/Pay/Issue, clients accept their offer, pay their premium online, download and activate their policy all within minutes
- Commissions are generated automatically upon activation — no more waiting on delivery requirements to be received and uploaded



Learn about our digital initiative to protect more families.

*Metric reported for full month December 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from all business submitted through Horizon in December 2024. "First Call Resolution" is the percentage of phone inquiries that are fully resolved during the course of that phone call and require no further action or research.

**Metrics reported YTD through December 2024. "Exam-free Decisions" is defined as total exam-free decisions as a percentage of total decisions from all business submitted through Horizon through December 2024. "Exam-free Decisions" percentage includes instant decisions. "10 day Decisions" Rate is the percent of applications that reached a decision in 10 days or less upon submittal compared to the total number of decisions. "Claims Paid YTD" is the year-to-date amount of actual claims that have been paid.

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