

# Designed as a tool to help you.

We recently asked our more than 50% of agents and advisors who have switched from paper to our **Horizon Experience** what they loved most about it. The number one answer was:

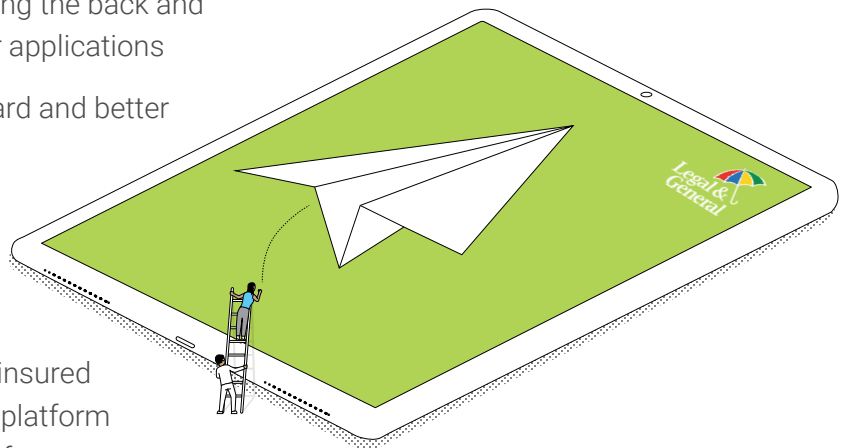
***“It’s so simple — it helps me get back to what I do best: Helping more families get coverage fast.”***

## Here are six other reasons our clients are loving digital:

1. Faster application process — **clients are breezing through our digital application in 20 minutes or less**
2. Speedy decisions — with our automated underwriting process, **63% of clients** got covered without the need for a lab
3. Faster cycle times — **cycle times are up to 2X faster**, which means commissions are paid faster
4. **Fewer APS’s** — with digital, the need for APS ordering goes down significantly resulting in faster decisions
5. **Increased IGO apps** — applications submitted digitally have a better chance of being in good order, eliminating the back and forth of filling in missing information on paper applications
6. **90% of clients accept offers** made for Standard and better rating classes

“You have, by far, the most flexibility with ways that we can send you an application or our clients can complete an application.”

— IMO Principal review



## 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 team or check it out for yourself at [lgamerica.com/horizon](https://lgamerica.com/horizon)

The Horizon Experience is not yet available in New York.  
Statistics are based on business submitted during October 2021 and have a 5% variance in range.

Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD 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. The Legal & General America companies are part of the worldwide Legal & General Group. CN 11182021-2