

7 ways to cultivate your business

Growing means different things to everyone – and we embrace that. Here are seven ways to yield more business this spring (and every season).

1 Drop and Go method

Applying for life insurance shouldn't be a headache for you or your clients. Whether you're servicing multiple prospects at once or getting one last app submitted before heading home, we've made it simple. Start an application with just 10 client data points and we'll take it from there.

2 Take control with Horizon

Use our Horizon Control Center to decide which policy updates need to be seen and by who. From broker access and commission statements to the underwriting path and final decisions, take control of the information critical to how you do business.

Secure coverage for longer

Provide clients more flexibility by taking advantage of LGA's OPTerm 40 – a 40-year term product you can't find just anywhere. It's an affordable alternative to permanent products and a great way to ensure financial well-being for your clients' families if the unexpected happens.

Stack policies with riders

Term life insurance is affordable *and* customizable. With Term Riders, clients can stack on top of their base policy to ensure they have the right amount of coverage for every stage of life. The best part is there's no additional policy fees. One easy payment; one happy client. Stacking can save clients an average of \$3,300 over the life of a 30-year policy.

5 Future-proof your business

The digital world is changing rapidly, so we're helping you keep pace. The latest technology has enhanced our accelerated underwriting and Lab Lift programs, providing easy, exam-free experiences for your clients and faster commissions for you. Quicker turnaround times, more instant decisions, and fewer cases requiring exams – done, done, and done.

6 Customize after approval

Customization continues even after the initial policy is approved. Use our Get More, Get Less slider tool to customize face amounts, product duration and billing frequency so you can upsell more coverage or scale it down based on your clients' budgets. With this type of insight, you'll never have to return to the drawing board for reissues.

7 Trade up for extended coverage

Clients need coverage to last as long as their financial burdens, but sometimes, their first choice isn't the best choice. Our Term-2-Term exchange program acts as a safety net, allowing customers who purchased a policy within the last 48 months to trade up to a longer duration policy at their current attained age with no underwriting. Conversion alternative? No problem.

See how your business can bloom at lgamerica.com/advisor



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