

# Let's close the coverage gap

According to LIMRA and other industry studies, even those who have made the responsible choice to purchase life insurance often purchase too little.



## The Get More Offer

Once a new business application is approved, the underwriter will do a financial underwriting “double check” to see if the proposed insured is eligible for additional coverage without any additional underwriting requirements. If the answer is yes, a letter will be system generated that explains the Get More offer. The letter is emailed to our agency case manager, who has four business days to respond.

- Increased coverage increments are based on the difference between the face amount for which the customer applied and the face amount maximum for the Get More opportunity.
- Legal & General America gives brokers at least one alternative to offer the customer, but in some cases, as many as five. The customer can, however, choose any amount that doesn't exceed the maximum specified in the letter.
- The letter includes the modal premium for each of the offers.

## Requirements for the Get More Opportunity

- The agency agrees to correspond by email with Legal & General America about the Get More offer.
- The submitted application must still be in pending status.
- The policy cannot have additional riders, table ratings or flat extras.
- Offers are made up to a face amount limit where no additional requirements are necessary and are within Legal & General America's retention of \$2M through age 75.
- The underwriter may choose not to extend the Get More offer, based on his or her discretion. If so, a note will be added to the online case file.

## Your Role as the Broker

Submit an application and our case manager will call (and email) you to let you know your client qualified for more coverage based on the information included with the app.

- You call your customer to explain he or she qualifies for a higher coverage amount.
- You relay your customer's decision to our agency's case manager.
- The policy is issued in the new face amount – amendment is required.
- You earn commission on the new face amount.

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Call us  
for details about  
this industry-leading  
program. Individual  
policies need to meet the  
program requirements.

Certain limitations and  
restrictions may apply.

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