

Help your clients get the right amount of coverage with our Get More program

Submit an application and Legal & General America's underwriters will let the agency know if the applicant is eligible for more coverage.



What

- Get More lets agents recommend a pre-approved coverage increase.
- New policy owners are offered 1– 5 alternative amounts to consider.
- Depending on original face amount, offers are in \$50k or \$100k increments.

How

- The offer is emailed to the General Agency with Get More amounts and premiums.
- The agency case manager calls/emails the writing agent. The agent then calls the customer and relays the decision.
- If the new policy owner accepts the new coverage option, the Get More policy is issued in the new face amount – amendment required.

Why

- 39% of US households say they need more life insurance.
- Consumers were asked how much a \$250,000 term life policy would cost for a healthy 30-year-old. Most consumers estimated the cost of coverage at over three times its actual cost.
- 1/3 of people wish their spouse or partner would purchase more coverage.

Get Started

The General Agency must opt in to receive the Get More offer. To opt in, log in at partner.lgamerica.com. Select My Office Tools> Preferences. Select “Yes” for the Get More offer and “Submit Preferences”.

Visit us at
[lgamerica.com/
advisor/marketing/
underwriting](https://lgamerica.com/advisor/marketing/underwriting).

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

Certain limitations and
restrictions may apply.

Statistic from 2018 Life Insurance Barometer Study, LIMRA and Life Happens. 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. The Legal & General America companies are part of the worldwide Legal & General Group. The Get More program is available for all OPTerm series products. OPTerm policy form # ICC18-OPTC and state variations. In New York, OPTerm policy form # OPTN-NY. For broker use only. Not for public distribution. LAA2078 19-105

