

APPASSIST® ENHANCED WITH FASTER UNDERWRITING.

APPcelerate, LGA's automated underwriting program for qualified applicants, eliminates the need for medical exams, labs or APSs. Same great pricing and full commissions!

PROGRAM PARAMETERS

PRODUCTS	OPTerm 10, 15, 20, 25 and 30
ISSUE AGES	20 - 50
FACE AMOUNTS	\$100,000 - \$500,000
UW CLASSES	Preferred Plus NT, Preferred NT and Standard Plus NT
APPROVED STATES	All states except Connecticut, Hawaii and Alaska

KEY BENEFITS

- ✓ No client checklist. No pre-screening.
- ✓ Same great OPTerm pricing. No additional policy fee.
- ✓ Better client experience. No medical exams, labs or APSs.*
- ✓ Qualifying applicants can be approved by the next business day, or even faster!¹
- ✓ One inch automatically added to client's height to potentially boost the rate class.
- ✓ Full commissions and quicker processing mean getting paid faster.
- ✓ With eDelivery, policy activation could take place same day.

FAST PROCESS

THE COMPLETE END-TO-END DIGITAL SOLUTION IS HERE:

LGA wants to help you save time, save money and grow your business. APPcelerate makes doing business faster and the process of buying life insurance easier for your clients.



Drop a ticket to AppAssist from multiple platforms.

Our dedicated call center staff conducts the application interview with the client.

Based on information collected during the interview, the client may qualify* for lab-free underwriting.

If the client qualifies, the policy can be approved by the next business day, or sometimes even faster!

Fast policy activation when eDelivery is used. Same day delivery is possible.

*If the client does not qualify for APPcelerate, the case will be fully underwritten.

Visit our microsite:
LGAMERICA.COM/APPASSIST

¹Policy issue may be longer if business requirements are not met.

Legal & General America life insurance 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. Banner OPTerm policy form # ICC12OPTN and state variations. In New York, William Penn OPTerm policy form # OPTN-NY. Two-year contestability and suicide provisions apply. Premiums quoted include \$60 annual policy fee. Accelerated Underwriting Program is not available in Alaska, Connecticut and Hawaii. For broker use only. Not for public distribution. LAA2127 16-185 (06.06.16)

