

Your client may be eligible for accelerated, lab-free approval

For qualified applicants, the underwriting process may be faster and more convenient with no medical exams, labs or APSs.



Eligible Applicants Through AppAssist

Will your client qualify for accelerated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting when submitting applications with AppAssist. It's best not to set the expectation that qualification is automatic; and explain to your client that full underwriting may be required after the telephone interview and is only available for Banner business. Applicants who do not qualify for accelerated approval seamlessly continue through traditional underwriting, with the same great product and pricing!

Use these parameters to help determine if your client might be eligible:

OPTerm 15, 20, 25, 30, 35, 40	OPTerm 10
Ages 20-40, Amounts \$100,000 - \$1 million	Ages 20-50, Amounts \$100,000 - \$500,000
Ages 41-45, Amounts \$100,000 - \$750,000	
Ages 46-50, Amounts \$100,000 - \$500,000	

- ✓ Drop ticket submitted through AppAssist process (voice signature required)
- ✓ Client will likely qualify for Standard Plus Non-Tobacco or better
- ✓ Client is within the height and weight limits (refer to chart)
- ✓ Client does not reside in Connecticut, Hawaii, Alaska or New York

Disqualifying Non-Medical Circumstances:

- Bankruptcy in the past five years
- DWI/DUI in the past five years
- Felony conviction
- Internal policy lapse or internal replacement within the last two years
- Tobacco or marijuana use in the past 12 months (exception 12 or fewer tobacco cigars)
- Premium financing
- Risky avocations
- Aviation

Disqualifying Medical Conditions

Conditions that will almost always disqualify an applicant from the program:

- Alcohol or drug abuse/treatment
- Cancer (except Basal or Squamous Cell)
- Heart Disease or heart surgery
- COPD or Emphysema
- Bipolar Disorder
- Crohn's Disease
- Diabetes
- Multiple Sclerosis (MS)
- Peripheral Artery or Vascular Disease
- Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA)
- Rheumatoid Arthritis
- Parkinson's Disease
- Sickle Cell Anemia

Conditions that may disqualify an applicant, but not always:

- Barrett's Esophagus
- Diagnosed Depression
- Epilepsy/Seizures
- Gestational Diabetes
- Graves' Disease
- Hepatitis A
- Human Papillomavirus (HPV)
- Physician-prescribed pain medication (within the last 12 months)
- Kidney Stones
- Ulcerative Colitis
- Sleep Apnea

IS YOUR CLIENT A GOOD FIT?

Height	Min Weight	Max Weight
4'10"	89	155
4'11"	92	160
5'0"	95	166
5'1"	98	171
5'2"	101	177
5'3"	104	183
5'4"	108	188
5'5"	111	194
5'6"	115	200
5'7"	118	207
5'8"	122	213
5'9"	125	219
5'10"	129	225
5'11"	133	232
6'0"	136	239
6'1"	140	245
6'2"	144	252
6'3"	148	259
6'4"	152	266
6'5"	156	273
6'6"	160	280
6'7"	164	287
6'8"	168	295
6'9"	173	302
6'10"	177	309
6'11"	181	317



Lifestyle Elements That May Affect Eligibility

Many factors are taken into consideration during the client interview, including scores from third-party data sources, as well as medical and personal histories. The below lifestyle factors may have an adverse impact on determining an applicant's eligibility. While one or two of these circumstances usually has no effect, cumulatively they may negatively impact risk classification. This may lower an underwriting offer by one class, or cause an applicant to be ineligible for accelerated underwriting.

Automated checks run during the AppAssist interview:

- Identity verification
- Medical Information Bureau (MIB)
- Motor Vehicle Reports (MVR)
- Prescription history check
- FCRA consumer database check

Lifestyle factors to keep in mind:

- Home ownership
- Level of education
- High amounts of debt or delinquent debt
- Evictions
- Criminal History
- Low credit scores



Path To Accelerated Underwriting



STEP 1

Review the eligibility requirements, as well as the disqualifying non-medical circumstances and medical conditions listed on page 1.



STEP 2

Submit a drop ticket to AppAssist.



STEP 3

Legal & General America's AppAssist Call Center conducts a telephone interview with the client to complete the formal application. Third-party data checks are run simultaneously.



STEP 4

Client uses voice-signature to sign the application over the phone.

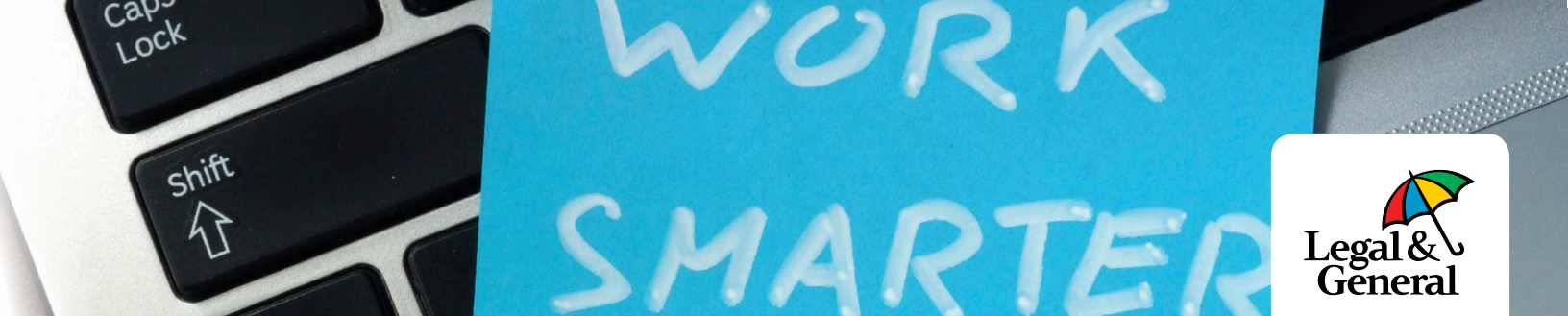


STEP 5

The decision to allow an applicant through accelerated underwriting is usually made during the interview. At the end of the interview, the client may be approved instantly, or within 48 hours of the interview. If the client does not qualify, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

Learn More:

lgenerica.com/appassist



We Make it Easy to do Business

with automated, simple solutions that save time and money

Digital Solutions



DROP A TICKET

Submit business from Legal & General America's Partner Dashboard, e-Link, MobileSuite, or various multi-carrier drop ticket platforms.

APPASSIST

Let our team of in-house professionals take the application fulfillment and administrative burden off your shoulders. AppAssist improves and streamlines the life application process for customers. Advisors receive the same great commission. Voice Signature reduces cycle time by three weeks!

AUTOMATED UNDERWRITING

Allow eligible clients the chance to qualify for lightning-fast, lab-free underwriting, available through AppAssist. Policies can be approved by the next business day or faster¹. Applicants who do not qualify will continue seamlessly through traditional underwriting, with the same great product and pricing.

EDELIVERY

Meet client expectations with digital signature, payment and delivery of their insurance policy. eDelivery reduces cycle time by two weeks and eliminates mailing costs. Clients can use a credit card to pay first premiums online with a credit card via PayPal® or through bank draft.

GET MORE UPSELL

Help close the coverage gap by automatically offering increased coverage options to customers who are eligible for a larger face amount.

SERVICE ONLINE

Access complete in-force policy data online through our Partner Dashboard for agents. Customers can log in to service their policy, make premium payments, change address, and add or change beneficiaries. There are even options for billing notifications via text and the ability to pay on the go.

How We Make Business Better



PREMIUMS

We can draft premiums on any mode, including initial premiums.

COLLATERAL ASSIGNMENTS

We can execute collateral assignments for in-force policies very quickly—often within hours of the request.

PROCESSING

We issue and mail policies quickly—if a case is approved in the afternoon, the policy is printed and in the mail the same day for express delivery. PDF copies of policy print are also available on our Partner Dashboard.

LATE NOTICE

For term policies, 15 days after the premium due date, the agency is notified by email. At 30 days, a late offer is mailed to the owner with an email copy to the agency. When a policy has lapsed, it can be reinstated without evidence of insurability with payment of overdue premiums. For UL, a premium received within 61 days following its due date will be credited as of the due date for the purpose of measuring against the original guaranteed coverage intention.

¹Policy issue may be longer if the 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, Garden City, 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. Automated Underwriting Program is not available in Alaska and Hawaii. Voice Signature and eDelivery for AppAssist are not available in Connecticut. For broker use only. Not for public distribution. LAA1928 17-358