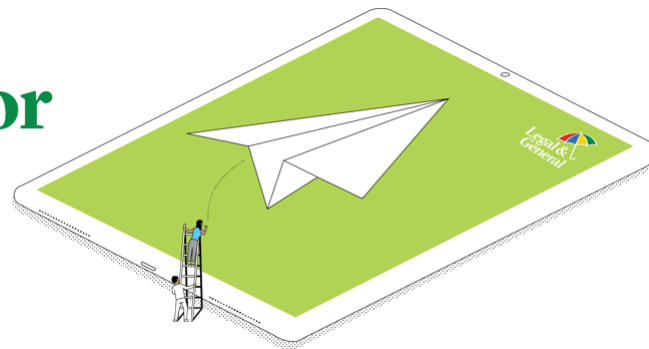




April 5, 2022

Good news for paper app users



Hi there,

I'm reaching out to you today to share some good news and to prepare your agencies for some upcoming changes taking place at Legal & General America (LGA). These changes will only affect those advisors that are currently using paper applications to submit business for Banner (non-NY) business.

First, we have developed an **alternative** to our traditional paper life insurance application (LIA). This new application is a fillable PDF and is now accessible in the Forms section of our [Partner Dashboard](#).

Second, starting May 5, if your advisors use either of these two options to submit business, we will be transferring all app information collected into our digital platform to automate processing, including LGA ordering all 3rd party (exams, APS's, etc.) requirements. We will then email a digital application link to your client (client email addresses MUST be provided when submitting either app) asking them to review

answers for accuracy and complete any missing information. This now means that your advisors and their customers can take advantage of all the benefits our digital platform offers including **instant decisions, reduced medical evidence, and faster cycle times.**

Between now and May 5:

- Advisors that use our traditional paper LIA will follow the usual process with GA's ordering exams
- Advisors that use our new fillable PDF will follow the process described above

To avoid any confusion for your advisors and their clients, it is critical that you share this information immediately.

Give your clients a better way to get the life insurance protection they need — with the simple, fast, and personalized process they want.

Your advisors can avoid the above-mentioned process altogether by using our [digital application](#), which is transforming the life insurance experience. **With over 85% of our appointed advisors (excluding NY) using it today**, Horizon offers a more flexible pathway to coverage for your clients and lifts the administrative burden off advisors, allowing them to focus on what they do best – soliciting new business.

Our Horizon Experience provides greater flexibility and simplicity making it easier than ever to provide your clients with life insurance coverage. Application and underwriting benefits include:

- Our streamlined application reduces time and effort for you and your client
- Our mobile-friendly application allows your clients to complete at their leisure
- Our Advisor-Assisted Application allows you to complete the application alongside your client
- Our Digital AppAssist team is available for clients who prefer to complete their application over the phone
- Accelerated underwriting is available for ages 20 to 60, up to \$2 million
- Our digital application leverages third party data to reduce cycle times, deliver more instant, accelerated, and lab-free experiences

- Lab Lift program is automatically included, allowing clients who aren't initially approved exam-free to substitute recent EHR or APS for a paramedical exam
- Access to real-time case information (i.e. APS's, exams, etc.) is available on our Partner Dashboard or Application Manager

Please contact a member of our [distribution team](#) with any questions regarding this new process.

Farron Blanc

VP, Brokerage Distribution & Strategy



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