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The Horizon Experience

Enhancement Update

Now available: Save Age feature for digital applications

You now have the option to backdate the policy effective dates in order to receive lower insurance rates for your clients.

What is Save Age?

This option allows you to backdate life insurance policies by as much as six months* from the date the application is signed in order to offer insurance based on the nearest age of your client. It locks in the price of the policy at a younger age by paying extra upfront with the first premium.

Who does it impact?

This change will affect the digital journey for both advisors and their clients.

How does it benefit clients?

By taking advantage of this feature and using a younger insurance age, your clients will pay extra premium up front resulting in considerable overall savings over the life of their policies.

How long is the offer for Save Age available once selected?

The policy must be accepted and the initial premium paid before the end of the validity period in order to take advantage of this enhancement. If the policy is not activated before this validity period expires, the Save Age feature will no longer be available and the policy premium will be subject to change.

When will this feature be available in Horizon?

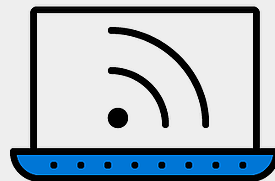
Tuesday, October 11th

Training Resources

Click below to review our training videos or [click here](#) for our dedicated training presentation to learn more about Save Age. As always, thank you for your continued partnership.



[Video: Save Age request](#)



[Video: Save Age offer](#)

[Questions? Click here to contact our Distribution Team.](#)

*Based on individual state regulations.

Please note that the digital application platform is not yet available in New York.

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