

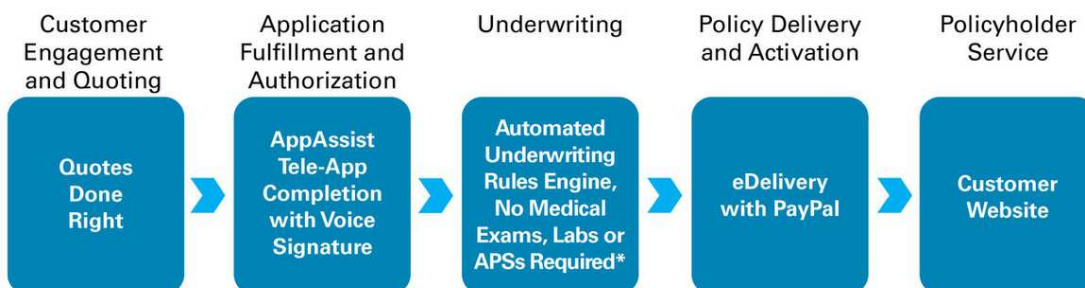


The best just got better.
Automated underwriting is here!

May 24, 2016



Legal & General America's complete end-to-end digital solution is here! Available through our AppAssist tele-application program, APPcelerate is an automated underwriting system that can speed qualified applicants through to approval with no medical exams, labs or APSs. We have been working hard to find the optimal balance between automation and human touch. At LGA, we are committed to delivering new technologies and innovative solutions that make the process of buying and selling life insurance faster and easier. We want to help you save time, save money and grow your business. Other carriers might offer a few digital options, but only LGA has the whole package. Pair that with our ease of doing business and great low pricing, and you have a win-win for brokers and clients.



Submit Your Business Through AppAssist.

If you're an avid AppAssist user, you may have already experienced a surprisingly fast policy approval and issue over the past six months. We're constantly making enhancements to APPcelerate, expanding eligibility and shortening overall cycle time. **Approval time is sometimes just a few hours, but no longer than the next business day!** Have your brokers drop a ticket via the Partner Dashboard, e-Link, MobileSuite, agency management system vendors or paper form.

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

Key Benefits.

- No client checklist. No pre-screening.
- No changes to product pricing or policy fee.
- Better client experience. No medical exams, labs or APSs*.
- Qualifying applicants can be approved by the next business day or faster!
- 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.

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

