

A faster, better underwriting experience



Made for the next generation of customers

When you drop a ticket to Legal & General America's digital application and automated underwriting platform, eligible customers may be approved without the need for exams.

Underwriting evidence is collected digitally, in real-time during the application process.

A new underwriting platform

- ✓ Gives clients an easy-to-complete digital application*
- ✓ Collects relevant information with reflexive questions
- ✓ Reduces the need for exams for eligible applicants
- ✓ Quickly obtains requirements and makes decisions in real-time
- ✓ Keeps you and your clients informed and offers self-service options
- ✓ Reduces cycle time even if exam-free underwriting is not available



"We love the new digital application process. It's exactly what we've all been wishing carriers would create for us."

— Agency Partner

How the process works



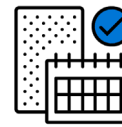
Drop a ticket using Partner Dashboard or iPipeline



Client is emailed and/or texted an online application link



Reflexive application questions integrated with data collection for real-time decision



The application is signed electronically and an exam will be scheduled, if needed



If eligible, the policy will be approved and issued exam-free

*The new digital application is available for Banner Life business only at this time and is not available in New York.



Exam-free Eligibility

The need for exams is determined by evidence collected during the application process such as disclosures by the applicant, family history, prescription history and other third-party data, and is typically available within the age and face amount ranges below. **Use the checklist below to help determine if your clients may qualify for fluidless underwriting.**

Age and Face Amount

Age	Male		Female
	10-year term	>10-year term	All terms
20-40	\$500,000	\$1 million	\$1 million
41-45	\$500,000	\$750,000	\$1 million
46-50	\$500,000	\$500,000	\$1 million
51-55	NA	NA	\$250,000

Current Health

- Standard Plus or better (including Preferred tobacco)
- Blood Pressure 140/90 or less
- Cholesterol 120-300 with or without treatment
- No APS required and no major medical conditions (see list below)

Other

- No internal policy lapse or internal replacement within the last 2 years
- No premium financing

Major Medical Conditions

These conditions can make an applicant ineligible for exam-free underwriting. This list is not necessarily all-inclusive and may be subject to change:

Always excluded:

- Alcohol or drug abuse/treatment
- Barrett's Esophagus
- Blood clotting disorders
- Bipolar Disorder
- Cancer (except Basal or Squamous Cell)
- COPD / Emphysema
- Crohn's Disease
- Diabetes
- Hepatitis B or C
- Heart Disease or heart surgery
- Muscular Dystrophy
- Parkinson's Disease
- Rheumatoid Arthritis
- Stroke/Deep Vein Thrombosis/ Transient Ischemic Attack (TIA)
- Sickle Cell Anemia
- Systemic Lupus Erythematosus (SLE)
- Ulcerative Colitis

Usually excluded:

- Epilepsy/Seizures
- Gestational Diabetes
- Multiple Sclerosis (MS)
- Overactive Thyroid
- Sleep Apnea

Lifestyle Factors To Consider and Third-Party Data

Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for exam-free underwriting, or an offer may be lowered by one class. Factors include but are not limited to:

- Bankruptcies
- Credit history
- Criminal history
- Driving history
- Evictions
- Property ownership

Exam-free cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and addressed with your client if we discover any material differences.

Agent Tip

It's best not to set the expectation with clients that qualification for an exam-free experience is automatic. Explain that we'll schedule an exam at the end of the application, if needed.

Healthy Build Chart

Applicants eligible for exam-free underwriting must fall within these height and weight limits:

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

