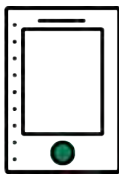


Top reasons to go digital today

We've been working with advisors like you who have switched from paper to our **Horizon experience** and asked them what they loved most about it.

It's so simple – it helps me get back to what I do best: Helping more families get coverage fast.



Digital vs. Paper



Clients breeze through our digital application **in 15 minutes or less**

Paper applications take an average of **45 minutes to an hour** to complete

With automated underwriting, **over 67% of clients got covered** without an exam

There are **no instant decisions** with paper

Cycle times are up to 10 days faster, so commissions are paid faster

Cycle times can get delayed because of APS/exam orders

More applications are In Good Order (IGO)

In Good Order (IGO) rates are **lower and missing information** on the application

90% of clients accept offers made for Standard and better rating classes

Let us show you how easy it is.

With more than 100 million Americans who are uninsured or underinsured, now is the time to give our digital platform a try. Talk to a member of our sales team or check it out for yourself at lgamerica.com/horizon