The Horizon Experience

It's the way we do business digitally.

Digital Application

- Client completes Part 1 and 2 online in as little as 20 minutes
- Quick and easy digital journey open on any smart phone or tablet
- More than 90% of applicants who start the application process complete it
- Reduced cycle time compared to paper apps
- Guarantees more IGO (In Good Order) applications
- Automated follow-up for higher conversion
- Call center available for support and troubleshooting for applicants

Digital AppAssist

- Reserve interview time through our built-in schedule
- Application can be completed over the phone with our in-house team in 30 minutes
- Our call center is available during business hours to answer questions
- Allows advisors to focus on generating new clients versus doing paperwork



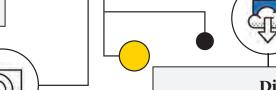
Advisor-Assisted Application

- Gives the advisors flexible options including the choice to complete the application process with clients, or to send a link to clients to complete
- Reduces application completion time (digital vs paper)
- Easy access using Partner Dashboard and Direct Link
- Advisors get real-time outcomes: instant approval, light-touch UW path, APS will be ordered, paramedical exam is needed

Accelerated Underwriting

- · Opportunities for quick exam-free approvals
- · Lab Lift provides additional exam-free approvals
- Built in reflexive questions provide better information and reduce the amount of follow up and additional information needed to make UW decisions.
- Real-time, digital underwriting evidence ordering and gathering, and real-time status updates





Digital Delivery

- Digital offer sent to GA and client based on GA preferences, PDF copy of policy available for download once the clients pays
- GA is able to customize offer: change payment frequency, face amount and term duration
- Payments taken immediately for initial premium
- Reduces need for reissues to change product/face/correct errors/ etc (GA cannot correct other errors themselves, these would need to go back to underwriting)
- Digital offer allow clients to reivew, accept, pay for, and download their policy within minutes
- Policy is current dated so you get your commissions as much as 21 days faster

Application Manager

- · Provides access to policy details
- Allows you to track case status in real time
- Access to view and download case documents as they are received
- View the decision made and reason for approval when other than applied for

Learn more at lgamerica.com/digitalapp.

The digital application is available for Banner Life business only at this time and is not available in NY.

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