



# The Horizon Experience

One of the best solutions for your clients since sliced bread.

With dozens of benefits baked in, the Horizon Experience provides greater flexibility and simplicity making it easier than ever to provide your clients with life insurance coverage.

## Flexibility in application submission

Our streamlined application reduces time and effort for you and your clients.

- Clients can digitally complete our mobile-friendly application at their leisure
- Our Advisor-Assisted Application allows you to complete the application alongside your client
- Our Digital AppAssist team is available for clients who prefer to complete their application over the phone

## Underwriting innovation

- Accelerated underwriting parameters available for ages 20 to 50, up to \$2 million
- Leverage third party data to reduce cycle times, deliver more instant, accelerated and lab-free experiences
- Lab Lift program automatically included. Allows clients who aren't initially approved exam-free to substitute recent EHR or APS for a paramedical exam.
- Access real-time case information (i.e. - APSs, exams, etc.) on our Partner Dashboard or Application Manager

## A faster recipe for coverage

- 20%** of cases receive an instant decision
- 30%** of cases receive approval within 10 business days
- 55%** of cases are approved without the need for an exam

## Commissions paid faster

- With Offer/Pay/Issue, clients accept their offer, pay their premium online, download and activate their policy all within minutes
- Commissions are generated automatically upon activation — no more waiting on delivery requirements to be received and uploaded



Learn about our digital initiative to protect more families:  
[lgamerica.com/horizon](https://lgamerica.com/horizon)

Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. Metrics as of November 2021, with a 5% variance. CN 01142022 (2.24.2022)

