

# Innovations made with you in mind

At Legal & General America, our dedication lies in consistently enhancing and streamlining our processes to better support you and your clients through the term life insurance journey. See what progress we've made and the new advancements we've implemented in the first half of 2024.

## 1 Dedicated underwriters

We've assembled a team of designated Banner Life and William Penn underwriters to review large underwriting cases. A large underwriting case is one with an amount applied for and/or total line with Banner Life and/or William Penn of \$5 million and above. They are reviewed as a high priority, with cases pulled daily for review.



## 2 Horizon ProNavigator

Discover the LGA approach to doing business with our detailed guide that walks you through our process—from application to approval. You'll also find valuable links and contacts to help you every step of the way. [View here.](#)

## Horizon Experience enhancements

We've enhanced the advisor offer to now include the Applied For and Approved Underwriting class, alongside any relevant table ratings. This update offers clearer insights, ensuring smoother transactions. Additionally, we've streamlined the primary physician question to minimize drop-offs by integrating trusted sources like third-party and prescribing physician details, simplifying the process for clients to proceed seamlessly.

3



## Retirement of paper RLI form

Beginning August 1, Banner Life will shift exclusively to digital submissions and discontinue accepting paper versions of Form LAA129. We encourage users to utilize digital platforms such as iPipeline or Partner Dashboard for submissions.

4

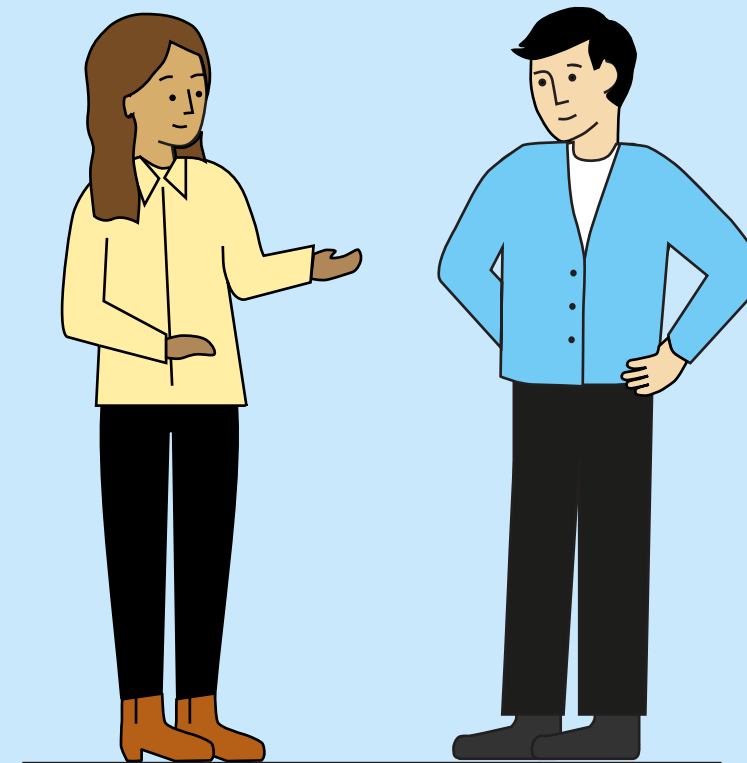
## 5 Term-2-Term Exchange Program

The Term-2-Term Exchange Program gives existing customers a valuable option to exchange policies and restart coverage for a longer duration. If the policy meets the eligibility requirements, issue is guaranteed. How's that for a great reason to reconnect with customers? Plus, full commissions will be paid on the net premium increase.

[Learn more.](#)

## 6 Meet your team

We're dedicated to delivering exceptional support, and our Contact Directory tool is a testament to this pledge. Tailored to enhance your experience and efficiency, it offers quick access to our team's expertise. Simplify navigating life insurance complexities with ease. [Try it here.](#)



**If you have any questions or would like more information, your team members are here to help. >**

The Horizon Experience is not yet available in New York. 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 Life is not authorized as an insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. CN07252024-1

