

# APPASSIST® ENHANCED WITH FASTER UNDERWRITING.

APPcelerate, LGA's automated underwriting program for qualified applicants, eliminates the need for medical exams, labs or APSs. Same great pricing and full commissions!

## PROGRAM PARAMETERS

<b>PRODUCTS</b>	OPTerm 10, 15, 20, 25 and 30
<b>ISSUE AGES</b>	20 - 50
<b>FACE AMOUNTS</b>	\$100,000 - \$500,000
<b>UW CLASSES</b>	Preferred Plus NT, Preferred NT and Standard Plus NT
<b>APPROVED STATES</b>	All states except Connecticut, Hawaii and Alaska

## KEY BENEFITS

- ✓ No client checklist. No pre-screening.
- ✓ Same great OPTerm pricing. No additional policy fee.
- ✓ Better client experience. No medical exams, labs or APSs.\*
- ✓ Qualifying applicants can be approved by the next business day, or even faster!
- ✓ One inch automatically added to client's height to potentially boost the rate class.
- ✓ Full commissions and quicker processing mean getting paid faster.
- ✓ With eDelivery, policy activation could take place same day.

## FAST PROCESS

### THE COMPLETE END-TO-END DIGITAL SOLUTION IS HERE:

LGA wants to help you save time, save money and grow your business. APPcelerate makes doing business faster and the process of buying life insurance easier for your clients.



Drop a ticket to AppAssist from multiple platforms.

Our dedicated call center staff conducts the application interview with the client.

Based on information collected during the interview, the client may qualify\* for lab-free underwriting.

If the client qualifies, the policy can be approved by the next business day, or sometimes even faster!

Fast policy activation when eDelivery is used. Same day delivery is possible.

\*If the client does not qualify for APPcelerate, the case will be fully underwritten.

Visit our microsite:  
[LGAMERICA.COM/APPASSIST](http://LGAMERICA.COM/APPASSIST)

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