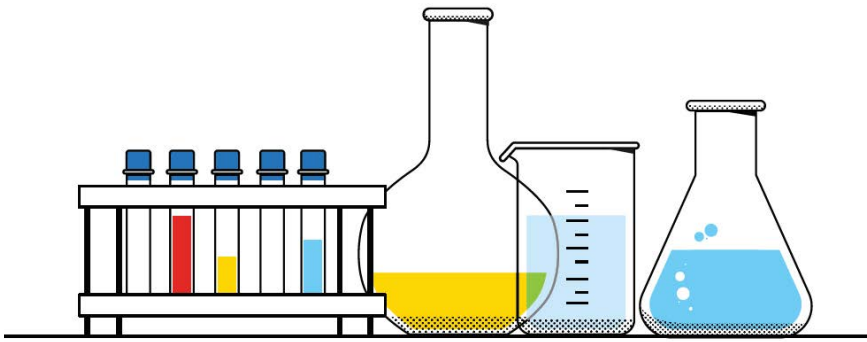


Lab Lift

Exam Substitution Program



Today, over **30 percent** of applicants are approved through our digital application without labs/exams or an APS.

Lab Lift gives even more clients an easier, exam-free experience.

A simple online application with built-in accelerated underwriting, plus a new path for exam substitutions means less hassle, fewer labs – and more families protected.

With Lab Lift from Legal & General America, the best of both worlds is available to your eligible clients. For those who do not qualify for accelerated underwriting within the digital application, Lab Lift is another path to a more convenient, exam-free experience.

An attending physician statement (APS) will be used as a substitute for a paramedical exam and fluids – by pulling medical data and lab results from recent physician visits.

Eligibility

- Ages 20–60
- Comprehensive physical within the last 18 months that includes complete blood work
- Applicants can apply for up to \$2 million in coverage (including any existing coverage with Banner Life that is not being replaced)

Current requirements waived

For those eligible for the program, the full paramed requirement will be waived for individuals ages 51–60 with face amounts over \$500,000. The EKG requirement will be waived for individuals ages 51–60 with face amounts between \$1 million and \$2 million.

No additional work or information required.

Eligibility for Lab Lift is determined by date of last physician visit and blood work. If not qualified, a paramed exam will be ordered.



Up to \$2 million in coverage with no exams or blood work!

Why do business with LGA

Competitive term pricing leader

Digital solutions that accelerate process

Exceptional financial strength ratings

Ranked in the top five of U.S. life insurers¹

Protecting Americans for over 70 years

¹ Top five term life ranking based on coverage in the brokerage channel; 2019 LIMRA US Retail Individual Life Ins. Sales By Channel

The new digital application is available for Banner Life business only at this time and is not available in New York. Lab Lift available for all OPTerm series options. For the digital application, Lab Lift is not available in New York. Clients who do not fit all accelerated underwriting or Lab Lift requirements may need to submit additional information like a paramedical exam or other labs or medical records.

Legal & General America life insurance 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. Clients who do not fit all accelerated or Lab Lift underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 20-297