

Your client may be eligible for accelerated, lab-free approval

For qualified applicants, the underwriting process may be faster and more convenient with no medical exams, labs or APSs.



Eligible Applicants Through AppAssist

Will your client qualify for accelerated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting when submitting applications with AppAssist. It's best not to set the expectation that qualification is automatic; and explain to your client that full underwriting may be required after the telephone interview and is only available for Banner business. Applicants who do not qualify for accelerated approval seamlessly continue through traditional underwriting, with the same great product and pricing!

Use these parameters to help determine if your client might be eligible:

OPTerm 15, 20, 25, 30, 35, 40	OPTerm 10
Ages 20-40, Amounts \$100,000 - \$1 million	Ages 20-50, Amounts \$100,000 - \$500,000
Ages 41-45, Amounts \$100,000 - \$750,000	
Ages 46-50, Amounts \$100,000 - \$500,000	

- ✓ Drop ticket submitted through AppAssist process (voice signature required)
- ✓ Client will likely qualify for Standard Plus Non-Tobacco or better
- ✓ Client is within the height and weight limits (refer to chart)
- ✓ Client does not reside in Connecticut, Hawaii, Alaska or New York

Disqualifying Non-Medical Circumstances:

- Bankruptcy in the past five years
- DWI/DUI in the past five years
- Felony conviction
- Internal policy lapse or internal replacement within the last two years
- Tobacco or marijuana use in the past 12 months (exception 12 or fewer tobacco cigars)
- Premium financing
- Risky avocations
- Aviation

Disqualifying Medical Conditions

Conditions that will almost always disqualify an applicant from the program:

- Alcohol or drug abuse/treatment
- Cancer (except Basal or Squamous Cell)
- Heart Disease or heart surgery
- COPD or Emphysema
- Bipolar Disorder
- Crohn's Disease
- Diabetes
- Multiple Sclerosis (MS)
- Peripheral Artery or Vascular Disease
- Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA)
- Rheumatoid Arthritis
- Parkinson's Disease
- Sickle Cell Anemia

Conditions that may disqualify an applicant, but not always:

- Barrett's Esophagus
- Diagnosed Depression
- Epilepsy/Seizures
- Gestational Diabetes
- Graves' Disease
- Hepatitis A
- Human Papillomavirus (HPV)
- Physician-prescribed pain medication (within the last 12 months)
- Kidney Stones
- Ulcerative Colitis
- Sleep Apnea

IS YOUR CLIENT A GOOD FIT?

Height	Min Weight	Max Weight
4'10"	89	155
4'11"	92	160
5'0"	95	166
5'1"	98	171
5'2"	101	177
5'3"	104	183
5'4"	108	188
5'5"	111	194
5'6"	115	200
5'7"	118	207
5'8"	122	213
5'9"	125	219
5'10"	129	225
5'11"	133	232
6'0"	136	239
6'1"	140	245
6'2"	144	252
6'3"	148	259
6'4"	152	266
6'5"	156	273
6'6"	160	280
6'7"	164	287
6'8"	168	295
6'9"	173	302
6'10"	177	309
6'11"	181	317



Lifestyle Elements That May Affect Eligibility

Many factors are taken into consideration during the client interview, including scores from third-party data sources, as well as medical and personal histories. The below lifestyle factors may have an adverse impact on determining an applicant's eligibility. While one or two of these circumstances usually has no effect, cumulatively they may negatively impact risk classification. This may lower an underwriting offer by one class, or cause an applicant to be ineligible for accelerated underwriting.

Automated checks run during the AppAssist interview:

- Identity verification
- Medical Information Bureau (MIB)
- Motor Vehicle Reports (MVR)
- Prescription history check
- FCRA consumer database check

Lifestyle factors to keep in mind:

- Home ownership
- Level of education
- High amounts of debt or delinquent debt
- Evictions
- Criminal History
- Low credit scores



Path To Accelerated Underwriting



STEP 1

Review the eligibility requirements, as well as the disqualifying non-medical circumstances and medical conditions listed on page 1.



STEP 2

Submit a drop ticket to AppAssist.



STEP 3

Legal & General America's AppAssist Call Center conducts a telephone interview with the client to complete the formal application. Third-party data checks are run simultaneously.



STEP 4

Client uses voice-signature to sign the application over the phone.



STEP 5

The decision to allow an applicant through accelerated underwriting is usually made during the interview. At the end of the interview, the client may be approved instantly, or within 48 hours of the interview. If the client does not qualify, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

Learn More:

lgamerica.com/advisor/marketing/underwriting