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

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

Eligible Applicants

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 guaranteed; and explain to your client that full underwriting may be required after the telephone interview. Applicants who do not qualify for automated approval, seamlessly continue through traditional underwriting, with the same great product and pricing!

Parameters to help determine if client is eligible

- ✓ Qualified applicants ages 20-50 (OPTerm 15, 20, 25, 30, 35, 40)
  - 20-40 up to $1,000,000
  - 20-45 up to $750,000
  - 20-50 up to $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)
- ✓ Blood pressure is 140/90 or less
- ✓ No premium financing
- ✓ Cholesterol is 120-300 with or without treatment

Medical Condition Exclusions

These conditions are **always excluded*** from lab-free underwriting:

- Alcohol or drug abuse/treatment
- Barrett's Esophagus
- Blood clotting disorders
- Bipolar Disorder
- Cancer (except for Basal or Squamous Cell)
- COPD/Emphysema
- Crohn's Disease
- Diabetes
- Heart Disease or heart surgery
- Hepatitis B or C
- Muscular Dystrophy
- Parkinson's Disease
- Rheumatoid Arthritis
- Stroke/Deep Vein Thrombosis/TIA
- Systemic Lupus Erythematosus (SLE)
- Ulcerative Colitis

These conditions are **usually excluded*** from lab-free underwriting:

- Epilepsy/Seizures
- Gestational Diabetes
- Multiple Sclerosis (MS)
- Overactive Thyroid
- Sleep Apnea

Is your client eligible?

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

Legal & General

*These lists are not necessarily all-inclusive and may be subject to change.

Third Party Data Including Lifestyle Factors

The following third party data sources are used during the underwriting process:

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

Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for lab-free underwriting, or an offer may be lowered by one class.

Factors may include:

- Evictions
- Credit history
- Bankruptcies
- Driving history
- Criminal history
- Property ownership

Lab-free cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and addressed with your client if we discover any material differences.

Path to Automated 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

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