

Demystifying impaired risk

Unlocking opportunities for advisors

Are you hesitant to write impaired risk life insurance business? You're not alone. Many advisors have concerns about navigating the complexities of impaired risk cases, but we're here to change that perception by revolutionizing the process, making it **faster, frictionless, and friendly for all.**



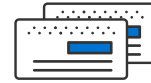
Writing impaired risk cases can lead to substantial rewards



- Secure essential coverage for those who need it most



- Uncover new opportunities to grow your business



- Grow your earnings and referrals as you expand your market share

Expect speed and inclusivity

Gone are the days of long waiting periods for underwriting decisions.* At LGA, we pride ourselves on delivering efficient, inclusive underwriting for all. See for yourself how we deliver instant decisions on table-rated cases, making life easier for you and your clients:

For cases that require full underwriting, the average time for impaired risk decisioning is 49 days.



Case 1: Robert

- Gained 20 lbs in the past year
- Height: 5'10"
- Weight: 300 lbs
- BMI: 43.04

Underwriting outcome:

Standard Plus Table 4 / Instant Decision



Case 2: Samantha

- 40 years old
- Pack-a-day smoker who quit 3 years ago
- Smokes marijuana occasionally
- Has hypothyroidism

Underwriting outcome:

Preferred Plus rate / Instant Decision

Life's easier for everyone, when you partner with LGA!

[Download our Underwriting Field Guide here >](#)

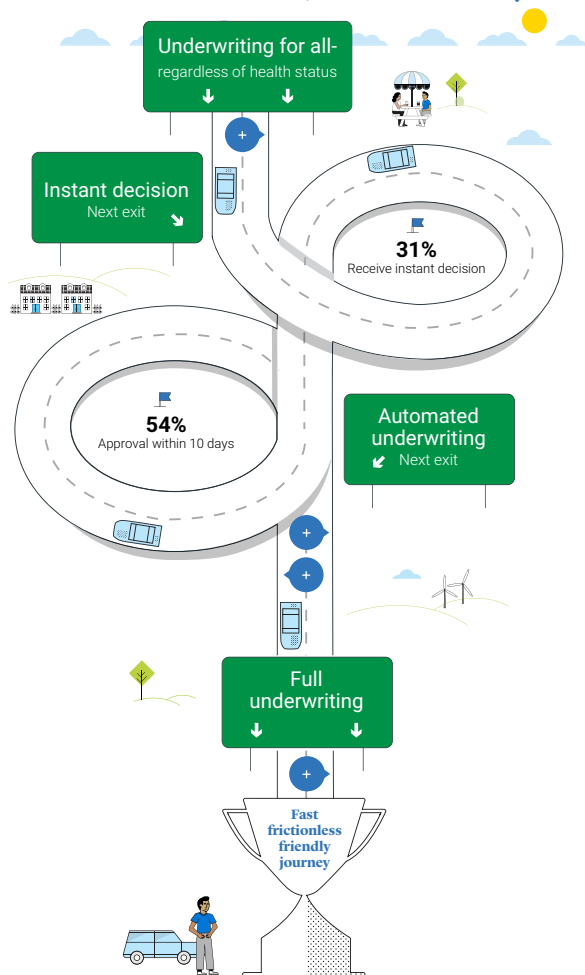
*Underwriting decisions may vary based on the responses to application questions, medical history, etc. Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. 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.



Simplifying impaired risk

Welcome to the underwriting superhighway

Where all roads are fast, frictionless & friendly.



Level up your success by serving the impaired risk market. We're here to help!

[*Read the Underwriting Field Guide for full details >](#)

Preferred Plus* consideration possible for:

- Ex-cigarette smoker three years out
- Treated and controlled Hypercholesterolemia
- Treated and controlled Hypertension
- A combination of treated HTN / cholesterol
- Treated or untreated total cholesterol under 300
- Family history of cancer which is not due to a hereditary cancer syndrome
- Anxiety, depression or mood disorder - one episode, duration of less than one year, recovered, no current medication
- Asthma - mild exercise induced asthma or mild seasonal asthma
- Carotid Imaging - CIMT mildly increased for age / gender, no plaque or carotid stenosis
- Echocardiogram - mild diastolic dysfunction, echocardiogram otherwise normal, BP well controlled
- Mitral Valve Prolapse - mitral valve normal appearing with normal thickness and echocardiogram otherwise normal, no regurgitation
- Osteoporosis - no known complications
- Skin cancers - basal cell carcinoma, and superficial squamous cell carcinoma

Preferred* consideration for:

- Asthma on two medications or less (well controlled)
- Anxiety / depression on one prescription medication (well controlled)
- Mild sleep apnea with Apnea Index (AI) <20 and lowest oxygen saturation above 85% with good compliance for one year and no residual symptoms
- Alcohol or single drug abuse treatment - last used more than 10 years ago
- Valvular Disease – one valve mildly thickened or redundant valve, no mitral valve prolapse, less than mild regurgitation, rest of echocardiogram normal

Standard Plus* consideration for:

- Controlled Type II Diabetes, onset at age 50 and older and no smoking for 5 years
- Severe sleep apnea with documented good CPAP compliance for one year and no residual symptoms
- Personal history of cancer, subject to type, date of onset and treatment including efficacy

31% Instant decision: Metric reported for full month July 2023. "Instant decision" is defined as total instant decisions as a percentage of total decisions from all business submitted through Horizon in July 2023. 54% Approval within 10 days: Metrics reported YTD through July 2023. "<10 day Decisions" Rate is the percent of applications that reached a decision in 10 days or less upon submittal compared to the total number of decisions.

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