



New Digital Application Platform Enhancements

Get More Get Less Overview

What are the changes?

- Option provided to customize **face amount, product duration** and **billing frequency**
- Billing frequency option available to client and advisor both (coverage customization limited to advisor view only)
- Advisor always gets the option to **create** and **customize** a policy:
 - If eligible for **Get More**, then option to apply for both **Get More** and **Get Less**
 - If not eligible for **Get More**, then option to apply **Get Less** only
 - New business rule for **Get More** to derive the maximum amount and the applicable product
- Advisor can customize more than once as long as offer is not accepted by client
- Client re-signs the application based on customization and acceptance
- Application packet is recreated based on customization and updated policy packet with effective date

Get More Get Less eligibility and limitations

- Face amount not greater than **\$2,000,000**
- Insured is less than **71** years old
- Insured income more than **\$25,000**
- No table ratings
- No additional underwriting requirements for the increase in coverage (including business financial information)
- No business insurance
- No multiple applications

Flat extras, waiver of premium, and term riders all eligible

- The increasing of coverage/duration will be limited by underwriting rules
- Limited to changes that do not result in additional evidence requirements
- Limited based on premium to income calculations
- Limited to changes that would not impact riders (i.e. a decrease in duration resulting in the need to remove a term rider)

[Click here](#) to download our training guide or [click here](#) to listen to our webinar.

Visit our [Digital Application Platform page](#) for more information or contact your sales representative.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland 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. The Legal & General America companies are part of the worldwide Legal & General Group. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. For broker use only. Not for public distribution.

