

# UNDERWRITING THROUGH APPASSIST® - FAST AND EASY.

For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs. Policies can be approved next business day or faster.<sup>1</sup>

## UNDERWRITING NICHES

### PREFERRED PLUS CONSIDERATION FOR:

- Tobacco users 3 years out.
- Clients with treated hypercholesterolemia.
- Clients with treated hypertension.
- Clients with a combination of treated hypertension/cholesterol.
- Clients with a family history of cancer (unless there are features of the family history that suggest a hereditary cancer syndrome may be present).

### PREFERRED CONSIDERATION FOR:

- Clients with asthma on two medications or less.
- Clients with anxiety/depression on one prescription medication (well controlled).

## CREDIT APPLIED - ONE INCH RULE

### If we can move your client up one rate class, we will!

- ✓ One inch automatically added to the proposed insured's height when referring to published build charts.

## ADDITIONAL CASES CONSIDERED

- Waiver of Premium cases.
- Buy/Sell business cases.
- Key Person business cases.

## CASE STUDY: MALE, AGE 36, \$400,000, OPTERM 20

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|----------------------|---|
| <b>Scenario:</b>     | <ul style="list-style-type: none"><li>• No tobacco use</li><li>• Build 5'11", 198 lbs</li><li>• History of well controlled hypercholesterolemia</li></ul>                       |
| <b>Underwriting:</b> | <ul style="list-style-type: none"><li>• No exam or lab testing ordered</li><li>• Preferred Plus underwriting decision in 3 hours</li><li>• Policy eDelivered same day</li></ul> |

### Nonmedical circumstances that prompt full underwriting:

- Lapse or replacement in the last two years
- Any criminal activity
- DWI conviction in past 5 years
- Private Aviation (only available with Exclusion Rider)
- Bankruptcy in the past 5 years
- Avocations (some scuba risks will qualify)
- Premium financing

**Visit our microsite:**  
[LGAMERICA.COM/APPASSIST](http://LGAMERICA.COM/APPASSIST)

<sup>1</sup>Policy issue may be longer if business requirements are not met.

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