



AGENCY COMMUNICATION.

July 12, 2016

APPCELERATE: WHAT TO EXPECT.

If you're an avid AppAssist user, you may have experienced surprisingly fast policy approval and issue times since we announced our new automated underwriting system back in May. APPcelerate is an additional feature, available through AppAssist, that can speed **qualified** applicants through to approval with no medical exams, labs or APSs. APPcelerate offers the same great OPTerm pricing and no new application is required! Since the process was launched, we've received some questions about this feature.

A few reminders:

- APPcelerate is not a "guaranteed no exam" program/product and should not be advertised to agents or clients as such. Not sure how to prepare the client? Download our ["What To Expect From Your Life Insurance Interview" flyer](#).
- Minimally, clients must meet the following criteria to be considered
- Product: OPTerm 10, 15, 20, 25, and 30
 - Issue Ages: 20-50
 - Our Top Three Non-Tobacco UW Classes: Preferred Plus, Preferred, Standard Plus. See our [InTouch UW Guidelines here](#).
 - LGA policies in total cannot exceed \$500,000 in face amount, which includes any pending applications or inforce policies.
- Other criteria include but are not limited to: third party data sources, including credit and lifestyle profiles, prescription history, MVR and MIB results, as well as fraud checks, financial underwriting and admitted health histories.

In the event that applicants don't qualify for the APPcelerate feature, we will continue to fully underwrite the application and schedule the exam as quickly as possible. For these applications that do not qualify, the transition over to full underwriting is a seamless one.

There are no new applications to fill out and no shifting to a different product. In many cases, we are able to issue the policy with the original requested underwriting class.

We're constantly making enhancements to APPcelerate, expanding eligibility and shortening overall cycle time. For clients that qualify, approval time can sometimes be just a few hours, but no longer than the next business day!¹

Have your agents drop a ticket via the [Partner Dashboard](#), e-Link, MobileSuite, agency management system vendors or paper form to get started.

Have a question?

Contact your [marketing coordinator](#) at 800.638.8428, press 1 followed by 3 then 1.



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¹ Policy issue may be longer if business requirements are not met.



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