

# Your Client May be Eligible for APPcelerate

For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs.



## ELIGIBLE APPLICANTS THROUGH APPASSIST

### Will your client qualify for APPcelerate automated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting through APPcelerate, a feature of AppAssist. It's best not to set the expectation that qualification is automatic; and explain to your client that full underwriting may be required after the telephone interview. Applicants who do not qualify for APPcelerate, seamlessly continue through traditional underwriting, with the same great product and pricing!

### Use these parameters to help determine if your client might be eligible:

OPTerm 15, 20, 25, 30	OPTerm 10
Ages 20-40, Amounts \$100,000 - \$1 million	Ages 20-50, Amounts \$100,000 - \$500,000
Ages 41-45, Amounts \$100,000 - \$750,000	
Ages 46-50, Amounts \$100,000 - \$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)
- ✓ Client does not reside in Connecticut, Hawaii or Alaska

### Disqualifying Non-Medical Circumstances:

- Bankruptcy in the past five years
- DWI/DUI in the past five years
- Felony conviction
- Internal policy lapse or internal replacement within the last two years
- Tobacco or marijuana use in the past 12 months (exception 12 or fewer tobacco cigars)
- Premium financing
- Risky avocations
- Aviation

## DISQUALIFYING MEDICAL CONDITIONS

### Conditions that will almost always disqualify an applicant from APPcelerate:

- |                                          |                                                               |
|------------------------------------------|---------------------------------------------------------------|
| • Alcohol or drug abuse/treatment        | • Multiple Sclerosis (MS)                                     |
| • Cancer (except Basal or Squamous Cell) | • Peripheral Artery or Vascular Disease                       |
| • Heart Disease or heart surgery         | • Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA) |
| • COPD or Emphysema                      | • Rheumatoid Arthritis                                        |
| • Bipolar Disorder                       | • Parkinson's Disease                                         |
| • Crohn's Disease                        | • Sickle Cell Anemia                                          |
| • Diabetes                               |                                                               |

### Conditions that may disqualify an applicant from APPcelerate, but not always:

- |                        |                                                                    |
|------------------------|--------------------------------------------------------------------|
| • Barrett's Esophagus  | • Human Papillomavirus (HPV)                                       |
| • Diagnosed Depression | • Physician-prescribed pain medication (within the last 12 months) |
| • Epilepsy/Seizures    | • Kidney Stones                                                    |
| • Gestational Diabetes | • Ulcerative Colitis                                               |
| • Graves' Disease      | • Sleep Apnea                                                      |
| • Hepatitis A          |                                                                    |

## IS YOUR CLIENT A GOOD FIT?

Height	Min Weight	Max Weight
4'10"	89	156
4'11"	92	162
5'0"	95	166
5'1"	98	172
5'2"	101	175
5'3"	104	182
5'4"	108	188
5'5"	111	194
5'6"	115	200
5'7"	118	206
5'8"	122	212
5'9"	125	219
5'10"	129	226
5'11"	133	231
6'0"	136	240
6'1"	140	245
6'2"	144	253
6'3"	148	259
6'4"	152	265
6'5"	156	272
6'6"	160	280
6'7"	164	287
6'8"	168	294
6'9"	173	302
6'10"	177	309
6'11"	181	317



## LIFESTYLE ELEMENTS THAT MAY AFFECT APPCELERATE ELIGIBILITY

Many factors are taken into consideration during the client interview, including scores from third-party data sources, as well as medical and personal histories. The below lifestyle factors may have an adverse impact on determining an applicant's eligibility. While one or two of these circumstances usually has no effect, cumulatively they may negatively impact risk classification. This may lower an underwriting offer by one class, or cause an applicant to be ineligible for APPcelerate.

### Automated checks run during the AppAssist interview:

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

### Lifestyle factors to keep in mind:

- Home ownership
- Level of education
- High amounts of debt or delinquent debt
- Evictions
- Criminal History
- Low credit scores



## 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 APPcelerate, automated 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 for APPcelerate, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

## Learn More:

[LGAMERICA.COM/APPASSIST](http://LGAMERICA.COM/APPASSIST)