

NEW! Legal & General America's

InTOUCH UNDERWRITING.

New Underwriting Guidelines, LAA1934, are now available in the marketing section of LGAmerica.com. Printed booklets will be available in limited quantities.

LGA's underwriting team is dedicated to reviewing every underwriting guideline and criteria measurement. Being in touch with emerging research studies gives us the confidence to make decisions that benefit the customer, the agency and the company.

Our new underwriting guidelines now reflect changes to our family history of cancer criteria and AppAssist parameters that became effective in August 2012. Changes include:

- Expanded APEX parameters to include 51-55 applying for \$250,000 or less
- Reduced premium threshold on large cases so more cases get the special attention we know they require.
- Expanded AppAssist parameters to include amounts through \$5 million.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Garden City, NY. William Penn is domiciled and licensed to do business in New York State; Banner does not solicit business in NY. LAA1935 13-034

*Unless there are features of the family history that suggest a hereditary cancer syndrome may be present.

**BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE™**

Don't forget! We no longer consider a family history of cancer as a factor preventing consideration for our preferred classes.*

