

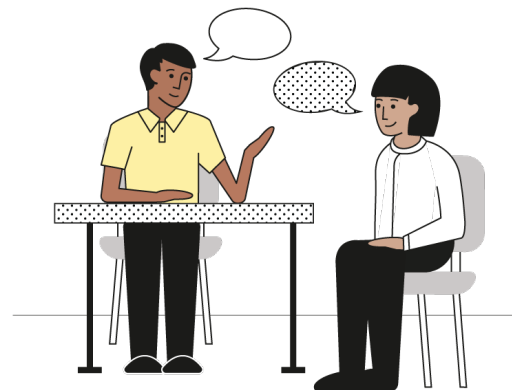
Lab Lift

Exam substitution program



With Lab Lift from Legal & General America, the best of both worlds is available to your eligible clients.

Electronic health records (EHRs) or an attending physician statement (APS) will be used as a substitute for a paramedical exam and fluids – by pulling medical data and lab results from recent physician visits.



Eligibility requirements for Lab Lift



Physical within the last 18 months that includes complete blood work.



Ages 20-50, applying for up to \$4 million in coverage.



Ages 51-60, applying for up to \$2 million in coverage.

Expect speed and inclusivity

The Lab Lift program includes process automation to speed up cases and cover more people. These below examples are real-life case studies with eligible applicants where exams and labs were replaced with either an EHR or APS.

No additional work or information required.

Eligibility for Lab Lift is determined by date of last physician visit and blood work. If not qualified, a paramed exam will be ordered.

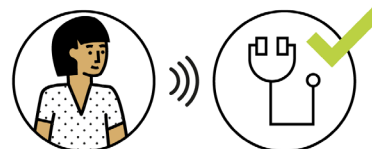


Case 1: John

- 60-year-old male
- Applying for \$250,000
- History of sleep apnea and high blood pressure

Underwriting outcome:

- Approved in 16 days without exam or labs
- Table 2



Case 2: Samantha

- 40-year-old female
- Applying for \$1.5 million
- History of hypertension and gestational diabetes

Underwriting outcome:

- Approved in 20 days without exam or labs
- Table 2