

Embracing life's imperfections

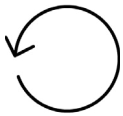


Last year, LGA helped protect the futures of **21,606** families and businesses by approving life insurance policies with a table rating. Together, we can help make life insurance more accessible and inclusive, embracing life's imperfections one application at a time through our innovative impaired risk underwriting approach.



Favorable ratings for your clients

Substandard premium calculations are based on our Standard Plus rates for non-tobacco users while most carriers price off a more expensive standard rate class.



Lab Lift Exam Substitution Program

Table-rated cases may be eligible for exam-free underwriting through our Lab Lift Substitution Program.



Experienced underwriters

With an average of 21 years of experience, our underwriters are well-equipped with knowing when to blend vs. stack table ratings when assessing multiple conditions.

Conditions that can qualify for life insurance

- Anxiety, depression and mood disorders
- Asthma
- Atrial fibrillation
- Build/BMI (height/weight)
- Coronary artery disease
- Crohn's disease and Ulcerative colitis
- Diabetes, type 1 and 2
- History of certain types of cancers
- Sleep apnea
- TIA, stroke and carotid stenosis

[Learn more about partnering with us for your impaired risk business >](#)

[Lab Lift Exam Substitution Program >](#)

[Substandard Build Chart >](#)

[Underwriting Field Guide >](#)

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