

5 Reasons to Choose FlashTerm



CHANGING THE WAY TERM INSURANCE WORKS

FlashTerm is a collaboration between Legal & General America and Ash Brokerage. It offers a seamless, swift, exam-free term life insurance option for your customers, which means a better experience for you, too.

- TARGETED 70% APPROVAL WITHIN 72 HOURS**
With our streamlined application process, qualified applicants can expect an approval in as quick as one to three days. This means a faster close and a potentially higher placement rate.
- LOW TOUCHPOINTS**
FlashTerm offers a seamless and hassle-free experience for both you and your clients. Designed with simplicity and efficiency in mind, the process minimizes the need for frequent interactions.
- NO MEDICAL EXAM**
Say goodbye to inconvenient lab work and medical exams. FlashTerm offers streamlined underwriting with quicker decisions and less hassle for your client.
- COMPETITIVE PRICING**
Designed to offer comprehensive coverage without breaking the bank, FlashTerm combines affordability with reliability. Although price isn't the only factor when it comes to term, we know it matters.
- CONVERSION OPTION AVAILABLE**
With FlashTerm, your clients get a high coverage amount (up to \$1.5M) at an affordable premium, with the option to convert to permanent insurance later—without additional underwriting.

AGES

20 - 50

depending on term and underwriting class

FACE AMOUNTS

100K - 1.5M

depending on age

TERMS

10 - 40

in 5-year increments

CLASSES

The underwriting rate classes for prequalification are: Preferred Plus, Preferred, Standard Plus, Standard, Preferred Tobacco and Standard Tobacco.

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