

# BROKER GUIDE.

Our agency-applauded AppAssist program is designed to make it easy for you to facilitate the sale of our value-priced life insurance for America's families.



## APPASSIST<sup>®</sup>

After you've done the hard work of selling the need, let us take it from there.

It's easy to submit an interview request online with e-Link<sup>™</sup>. And once we've taken the app, Voice-Signature and e-Delivery speed the process from underwriting to placement!

## OVERVIEW.

### **AppAssist makes app completion easy.**

The Legal & General America AppAssist program has been continually improved since inception, and is now regarded as the standard-bearer among tele-application programs in the industry.

We believe two tactics have ensured deeper and broader adoption of AppAssist. First, we've been steadfast in our refusal to outsource the touchpoints that strengthen client relationships. Second, we've deployed the technology that makes our program the one you can count on to be easy to use.

AppAssist shifts the administrative burden of application fulfillment and case management away from you and your agency, allowing you to concentrate on truly valuable activities - finding new clients and matching their needs with the right coverage.

The AppAssist Program reduces the sales process to a simple electronic Request for Life Insurance Interview (RLI) to expedite the application process. The formal application and related forms are then completed via telephone interview by the Legal & General America Call Center.

### **AppAssist can open doors to alternative distribution channels.**

Banks, savings and loan companies  
Stock brokers  
Regional wire houses  
Internet or alternate distribution systems  
Property and casualty firms  
Worksite marketing

### **AppAssist facilitates case management in a way that works best for your agency.**

The AppAssist Program provides electronic status updates throughout the process so your agency is always informed of the case status. The electronic status updates are provided on a real-time basis at [www.LGAmerica.com](http://www.LGAmerica.com) and five daily feeds are sent to AgencyWorks (now iPipeline owned), EbixExchange and Oracle. The entire case package, including medical records, is sent by secure email to the general agency when the underwriting process is complete.

### **If your agency hasn't yet been approved for AppAssist, start the process today.**

Talk with your general agent who can work with one of our regional vice presidents or marketing coordinators to get started.

### **Forms for AppAssist can be found on our website [www.LGAmerica.com](http://www.LGAmerica.com).**

After logging in, click on Forms and then the AppAssist tab to see the AppAssist materials. For AppAssist marketing materials click on Marketing Materials and then the AppAssist tab.

## THE STEPS.

**Here's a step-by-step guide to the electronic AppAssist process:**

- Broker submits Request for Life Insurance Interview (RLI) via e-Link, iPipeline, Aplifi, Ebix, or MobileSuite
- Call Center conducts interview to complete formal application and related forms
- Client uses voice signature option to sign the application
- Client sent application package via secure email/mail for records
- Call Center orders paramed exam, inspection report and MVR and handles all case management
- Underwriting decision and case package, including medical records, sent to general agency by secure email
- Policy contract sent directly to client or agency via e-Delivery or mail
- Delivery requirements received and policy activated
- Broker receives email notification of commission deposit

RLIs can also be submitted using a paper form. See page 8 of this guide for specifics.

**Electronic status updates are available throughout the entire process:**

On a real-time basis at:

- [www.LGAmerica.com](http://www.LGAmerica.com)

And via five daily feeds to:

- Oracle
- EbixExchange
- AgencyWorks (now iPipeline owned)

## YOUR ROLE.

### Identify the need for life insurance.

- Talk to the prospective applicant(s). Go to the learning center on our consumer website for an easy-to-use tool that helps calculate needs. <https://www.LGAmerica.com/newhowmuch.htm>
- Determine the term or universal life insurance product that meets the need:

	Banner Life Insurance Company	William Penn Life Insurance Company of NY
<b>Term</b>	OPTerm® 10, 15, 20 & 30 Life Value Term™ 20 & 30	OPTerm® 10, 15, 20 & 30 Life Value Term™ 20 & 30
<b>Universal Life</b>	Life Choice UL™ Life Step UL™	Life Choice UL™ Life Step UL™

- You can login and download our “Products At A Glance” document located in the Go-To Resources > All Products section of our business website. This document summarizes product positioning, face amounts, issue ages, highlights, surrender charges, conversions and additional benefits, if applicable.

### Electronically complete the Request for Life Insurance Interview (RLI).

- e-Link is a secure online tool.
- e-Link will walk you through the electronic submission of information on the proposed insured. Simply fill in the required fields as instructed.
- The proposed insured’s current health status and family history will determine the underwriting classification, which in turn determines the rate.
- e-Link verifies the premium for the plan selected.
- A question about the proposed insured’s current life insurance will determine whether replacement forms must be provided in accordance with state regulations. If replacement forms are needed, these forms will be prepared by the Call Center and included with the application package sent to the proposed insured.
- TIAA - If you would like to offer temporary insurance coverage, please select the “yes” option.

### Transmit the Request for Life Insurance Interview to Legal & General America.

- At the conclusion of the e-Link order simply select submit to transmit the clients’ data directly to the Call Center to begin the application process. A PDF copy is sent by email to the general agency.

## YOUR ROLE.

### **Prepare the proposed insured for the interview and paramed exam.**

- It is to your advantage to be sure the proposed insured receives a copy of the “What to Expect From Your Life Insurance Interview” form available in PDF or JPEG format.
- We will make every effort to contact your client on the day and time requested. However, there may be several requests for the same date and time; therefore, we will call within 2 hours of the requested time.
- Let the proposed insured know that he or she will be given the option to verbally sign the application by providing his or her social security number and email address. If the client does not opt for voice signature, the completed application package will be sent by mail to him or her to sign and return to Banner or William Penn.
- Explain that life insurance coverage is not in effect until the application is approved and all delivery requirements and the first premium payment have been received. Application approval is not guaranteed.

### **Encourage the proposed insured to take advantage of e-Delivery.**

- Your agency has to first opt in for e-Delivery to start this service
- 66% of clients who have this option, opt in for e-Delivery
- E-Delivery cases are, on-average, activated 10.28 days from issue vs a 30-day average for paper-delivered policies.

## A LOOK AT e-Link.

**There are two ways to get to e-Link and submit online Requests for Life Insurance Interviews.**

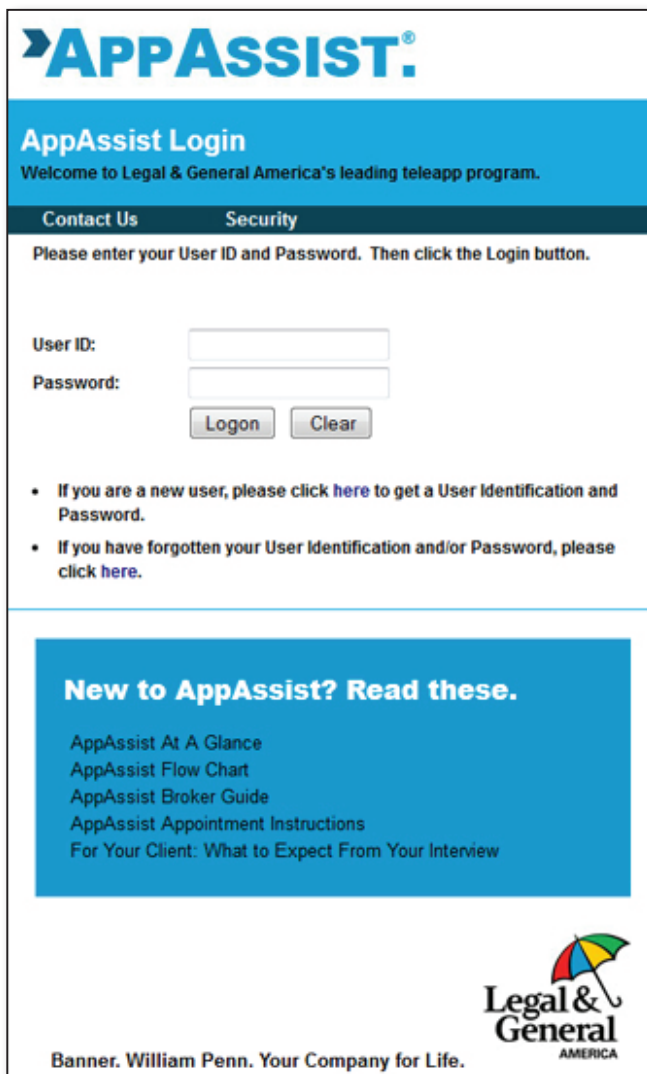
**One** — Access e-Link via your agency's unique URL address. Brokers who submit requests this way do not have to be pre-appointed with Banner or William Penn. Paperwork to complete the appointment can be submitted during the new business process.

**Two** — Access e-Link using this address: <http://www.lgaappassist.com/rillogin.htm>

To use this address, simply register as a user. You'll need your agent number which means you must already be contracted and appointed with Banner or William Penn.

**e-Link is the fastest, easiest and most direct way to submit your RLI:**

- Guides you through the Request for Life Insurance Interview questions
- Helps estimate the underwriting classification
- Verifies premiums
- Submits the data directly to the Call Center to begin the application process
- Provides faster turnaround time from application to delivery



**APPASSIST®**

**AppAssist Login**  
Welcome to Legal & General America's leading teleapp program.

Contact Us Security

Please enter your User ID and Password. Then click the Login button.

User ID:

Password:

Logon Clear

- If you are a new user, please click [here](#) to get a User Identification and Password.
- If you have forgotten your User Identification and/or Password, please click [here](#).

**New to AppAssist? Read these.**

- AppAssist At A Glance
- AppAssist Flow Chart
- AppAssist Broker Guide
- AppAssist Appointment Instructions
- For Your Client: What to Expect From Your Interview

Legal & General AMERICA

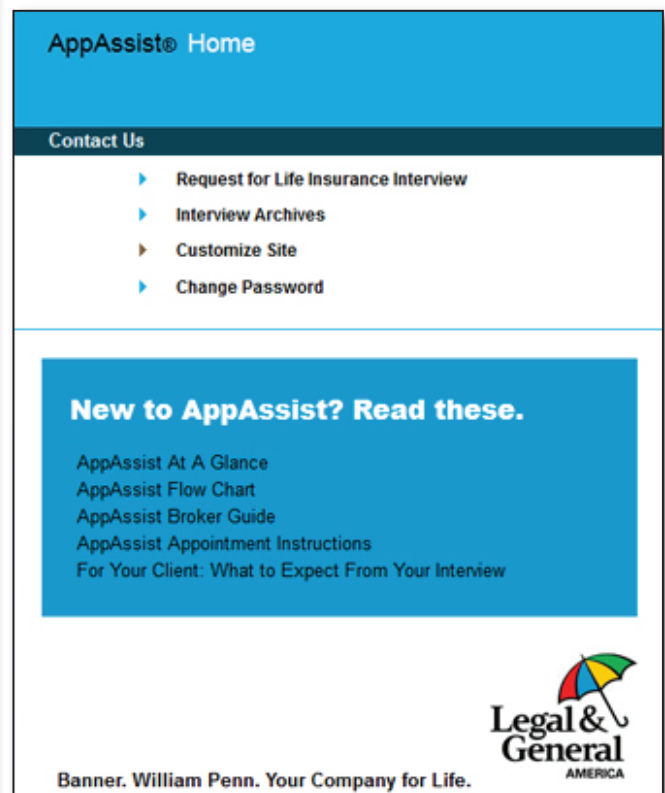
Banner. William Penn. Your Company for Life.

**To see a demo of e-Link, go to:**

<http://demoappassist.lgaappassist.com/rillogin.htm>

**Login:** appassist

**Password:** demosite



**AppAssist® Home**

Contact Us

- ▶ Request for Life Insurance Interview
- ▶ Interview Archives
- ▶ Customize Site
- ▶ Change Password

**New to AppAssist? Read these.**

- AppAssist At A Glance
- AppAssist Flow Chart
- AppAssist Broker Guide
- AppAssist Appointment Instructions
- For Your Client: What to Expect From Your Interview

Legal & General AMERICA

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## A LOOK AT MOBILESUITE

We have taken the concept of mobile convenience even further with MobileSuite, our latest app that not only runs quotes on the go but also allows you to submit business through AppAssist and check case status in one app. Once you've run the quote, you can launch e-Link, immediately develop a Request for Life Insurance Interview (RLI) and let the AppAssist Call Center take it from there. Once your application is in process, you can check status on your phone and get in-force status - it's just a tap away! The quote section of the app is open for all users; if e-Link is selected after the quote, a user name and password are required.

### MobileSuite Features:

- **MobileQuote** – The same mobile quoting system that you have come to know and use to quote term and UL from anywhere and anytime can be found in MobileSuite.
- **AppAssist e-Link** – Submit a Request for Life Insurance Interview through your mobile device. We'll complete the application.
- **Pending Case Status** – You can now check new business case status in a phone-friendly format. Use the same agent number and password that you would use when logging into [www.LGAmerica.com](http://www.LGAmerica.com). Once you have logged in, you may search by policy number or insured's last name to obtain new business status in real time.

### How to get the MobileSuite app today:

#### Droid users –

In the Market, search for Legal & General America or MobileSuite.

#### BlackBerry or iPhone users –

Enter the following URL into your browser: <http://www.lgamerica.com/imobilesuite.htm>.





## THE PAPER WAY.

### **Complete the Request for Life Insurance Interview form (LAA1297 or LAA1297WP):**

- Complete all of the risk evaluation questions so the request is complete.
- Applications for coverage that will replace life insurance already in force are subject to state regulation. If replacement is a possibility, answer "yes."
- Be sure to include your agent number and social security number as well as the name and agency number of the general agency you are representing. This will allow us to track your submission and will assure your agency is aware of the case.
- If your client is eligible and you would like us to offer temporary insurance coverage please answer "yes."

### **To make your premium quote more accurate:**

- Ask the potential applicant the Risk Evaluation questions, or skip to question 7 and provide the underwriting class.
- Please quote the recommended class. While the preferred plus class has the lowest rates, that price is not available to all applicants.
- Use of any nicotine product in the past 12 months means that Preferred or Standard tobacco classes are the lowest rates possible. Standard Plus or Standard Non-Tobacco may be available if the proposed insured quit at least one year ago.
- Height and weight information should be compared to the build charts for guidance in estimating underwriting class.
- Need help with premium calculations? Universal life and term quotes can be obtained by downloading Legal & General America's illustration manager software or from [www.LGAmerica.com](http://www.LGAmerica.com) > Illustrations. Term quotes can also be run from our mobile app (see MobileSuite download instructions on page 7).

### **To submit the paper RLI:**

#### **Banner:**

- You can email it to [Banner-Submit@LGAmerica.com](mailto:Banner-Submit@LGAmerica.com), or
- Fax it to 301.294.6960, or
- Mail it to: Banner Life Insurance Company  
3275 Bennett Creek Avenue, Frederick, MD 21704

#### **William Penn:**

- You can email it to [wmpennimages@LGAmerica.com](mailto:wmpennimages@LGAmerica.com), or
- Fax it to 516.229.3013, or
- Mail it to: William Penn Life Insurance Company of New York  
100 Quentin Roosevelt Blvd., Garden City, NY 11530.



# THE INTERVIEW.

## The Interview

Submission of the Request for Life Insurance Interview through e-Link triggers the process to assign a policy number and make the data available to the Legal & General America Call Center. The Call Center is staffed by insurance professionals who make every effort to complete the interview on the day and time your client requested. The interviewer will ask questions that will be used to complete an application for life insurance. The information on the application will ultimately be reviewed by an underwriter to determine qualification for the coverage requested.

In most cases, the interview takes about 35 minutes. It's important that the proposed insured has the following on hand:

- driver's license number
- the names, addresses and phone numbers of any doctors, hospitals or clinics visited within the past 10 years
- reasons for and dates of treatment
- the names of any prescription medicines
- other life insurance policies including company names, policy numbers and coverage amounts
- financial information including income, assets, liabilities and net worth

## The application is taken during the interview.

During the telephone interview the applicant will have the option to give verbal approval for us to begin underwriting the policy. This option eliminates the need for the application to be sent to the applicant for signature.

If the voice signature option is selected, the applicant will need to provide the Call Center with his or her social security number and email address. A copy of the completed application will be sent to the applicant via secure email for his or her records.

If the applicant does not elect to use the voice signature option, the application and further instructions will be sent via two-day delivery service after the telephone interview is completed. A postage-paid return envelope is included.

All of the information provided will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which is applied. Our corporate privacy policy can be found on our website at [www.LGAmerica.com](http://www.LGAmerica.com).

## PARAMED EXAM.

### The Paramed Exam

The Legal & General America Call Center will arrange for an abbreviated exam by a paramedical technician. The exam can take place in the proposed insured's home or office. The paramed vendor will call the client within 48 hours after the completed interview to schedule the exam. The exam results enable our ability to offer the most competitive rate possible for the life insurance policy.

The exam will include:

- measurement of height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

It is suggested that the proposed insured get a good night's sleep prior to the exam and, if possible, skip heavy exercise on the day it's scheduled. Best results are obtained if the proposed insured is relaxed and:

- does not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoids tobacco or caffeine products for at least one hour prior to the exam
- drinks a glass of water before providing the urine specimen

After the paramed completes the exam, the results will be sent directly to the Call Center. The underwriting process normally takes two to four weeks. Life insurance coverage is not in effect until the application is approved, and any delivery requirements and the first premium payment have been received. Approval is not guaranteed.

## Q & A

### **Does the broker need to be contracted/appointed before soliciting/submitting a Request for Life Insurance Interview?**

No, as long as the agency has been set up in our system for AppAssist processing, they can submit interview requests via the agency unique URL, iPipeline, Aplifi, or Ebix.

### **How does the Risk Evaluation help the application process?**

The Risk Evaluation helps to accurately define the underwriting risk class. This leads to 70-75% of applications being issued as applied for or better. Policy placement is improved because proposed insureds are quoted more accurate premiums at the time of application submission.

### **How often will the Call Center attempt to contact the client?**

Currently the Call Center will attempt to reach the client every third day until the interview has been completed or the maximum number of call attempts has been reached. If the case is closed due to the maximum number of call attempts reached, the client, broker or general agent can reopen it at any time by contacting us.

### **How do I know the status of my client's interview or formal case?**

We provide real-time status on our website, and we send five daily updates to the general agency management systems(AMS): Oracle, Agency Works (now iPipeline owned) and EbixExchange.

### **Who orders the abbreviated paramedical exams, attending physician statements (APSs) or inspection reports?**

We will always order all exams, APSs, inspection reports etc. for the client.

### **Who performs case management?**

We will obtain any missing information directly from the client on the broker's behalf. We will follow up with any vendors to ensure that exams and APS requirements are received in a timely manner. We also will follow up with the client to ensure he or she has received the application package and submitted any delivery requirements.

### **Who is eligible for AppAssist?**

Those who meet the AppAssist paramedical exam requirements below are eligible:

<u>Issue Age</u>	<u>Coverage Amount</u>	
Up to 70*	Up to \$5,000,000	*not to exceed maximum issue ages
71 & older	Up to \$500,000	

### **How do I know if my client does not qualify for insurance or decides to cancel?**

We will send an electronic status that can be viewed at [www.LGAmerica.com](http://www.LGAmerica.com) or via AMS systems stating the date and reason for cancellation.

### **How do I know if the interview was cancelled?**

The general agent will be notified by email if the process was cancelled due to uninsurability of the proposed insured or if the client cancels at any time during the process.

### **What else do I need to do?**

Nothing! Just wait for the case to be placed and for your commission to be sent directly to your bank account via EFT if so selected.

## Q & A

### Which products/minimum face amounts/issue ages are available for AppAssist?

	Banner OPTerm	Penn OPTerm (NY only)	Life Value Term	Life Choice UL	Life Step UL
<b>Min. Face</b>	\$100,000	\$100,000	\$250,000	\$100,000	\$50,000
<b>Issue Age</b>	Age nearest birthday. <b>10 year:</b> 20-80 20-70 WA  <b>15 year:</b> 20-75 20-65 WA 20-71 OR  <b>20 year:</b> 20-70 non-tobacco 20-65 tobacco 20-60 WA all classes 20-68 OR non-tobacco 20-65 OR tobacco  <b>30 year:</b> 20-55 non-tobacco 20-50 tobacco 20-50 OR and WA	Age nearest birthday. <b>10 year:</b> 20-80 non-tobacco 20-77 tobacco  <b>15 year:</b> 20-70 non-tobacco 20-69 tobacco  <b>20 year:</b> 20-63 non-tobacco 20-62 tobacco  <b>30 year:</b> 20-51 non-tobacco 20-50 tobacco	Age nearest birthday. <b>20 year:</b> 25-70  <b>30 year:</b> 25-60	Age nearest birthday. All classes: 20-85	Age nearest birthday. All classes: 20-85

## A FEW FACTS.

**Your general agency is your resource for answers to questions about Banner and William Penn life insurance policies or the AppAssist process.**

**When in doubt, it's important to ask.**

If you have questions about coverage, premium payments or the underwriting evaluation process, please contact your general agency.

**Prospective applicants who have questions can call:**

The Banner Call Center at 800.839.5960

The William Penn Call Center at 800.526.5568.

Monday - Friday      8:30 am - 11:00 pm ET

**Banner and William Penn have more than 60 years of financial strength.**

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. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there.

### **Disclosure**

If you use the risk evaluation questions, underwriting classifications are based on the information provided for this quote. The quote is based on the assumption of excellent health and does not take into consideration occupational risks or other avocations. Approval and actual premiums will be based upon the entire underwriting process, including but not limited to, information provided on the application, exam results and specific underwriting requirements and criteria.

## PRODUCT OVERVIEW.

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. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there.

### Underwriting Classes:

Premiums based on preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco or standard tobacco underwriting class(es).

### OPTerm<sup>®</sup> and Life Value Term<sup>™</sup>:

OPTerm/Life Value Term policy form # RT-97 and state variations. In New York, OPTerm /Life Value Term policy form # T-RC-IP/97. Additional Insurance Riders, form AIR (1-11) and state variations, can provide temporary life insurance coverage for 10, 15 or 20 years after which coverage ceases. Term riders are not available in all states; issue ages vary from base plan.

OPTerm premiums are guaranteed to stay level for the initial term period and increase annually thereafter. (Optional: Term rider coverage ceases at end of term duration. Premiums quoted on base plans include \$65 annual policy fee. Life Value Term premiums increase annually and are guaranteed for the term of the policy. Premiums quoted include \$65 annual policy fee.

### Life Choice UL<sup>™</sup>:

Banner policy form # ICC09 UL09, UL-09 and state variations. William Penn policy form # ULCH. Life Choice UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to maturity at age 121 if the appropriate premium according to policy terms is paid on time. The policy will not lapse if the coverage guarantee requirement is met. However, a policy loan balance that exceeds the cash surrender value will result in a lapse of coverage.

For Banner Life Choice UL, the partial surrender endorsement, policy form ICC11PSEnd and state variations, allows owners to take a portion of the Cash Surrender Value after the first five policy years.

Signed illustrations are required for Life Choice UL.

### Life Step UL<sup>™</sup>:

Banner policy form # ICC10 U2010 and state variations. William Penn policy form # UL10. Life Step UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to maturity at age 121 if the appropriate premium according to policy terms is paid on time. The policy will not lapse if the coverage guarantee requirement is met. However, a policy loan balance that exceeds the cash surrender value will result in a lapse of coverage.

For Banner Life Step UL, the partial surrender endorsement, policy form ICC11PSEnd and state variations, allows owners to take a portion of the Cash Surrender Value after the first five policy years.

Signed illustrations are required for Life Step UL.

### Additional Riders:

Waiver of Premium Benefit Rider, Banner policy form # ICC09 WPTR (William Penn policy form # WPTR) and state variations, is available.

A cost-free Accelerated Death Benefit Rider, Banner policy form # ICC10 ADB and state variations, is included with all policies in states where approved. In New York, a cost-free Accelerated Death Benefit Rider, William Penn policy form # ADB(07-10), is included with all policies.

A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.

Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. For broker use only. Not for public distribution.

LAA 1687 (09.12) 12-339

More information on Product Specifications can be found in the Go-To Resources > Products section of LGAmerica.com.