

# **Advisor Guide**

Easy steps to faster decisions using our Partner Dashboard.



# Welcome to a faster application and underwriting process

#### Made for the next generation of customers

When you drop a ticket to Legal & General America's digital application and automated underwriting platform, eligible customers may be approved without the need for an exam or APS. Underwriting evidence is collected digitally, in real-time during the application process.

#### What the new platform offers:

- Gives clients an easy-to-complete digital application
- Collects relevant information with reflexive questions
- Reduces the need for exams for eligible applicants
- Quickly obtains requirements and makes decisions in real-time
- Keeps you and your clients informed and offers self-service options
- Reduces cycle time even if lab-free underwriting is not available

#### In this guide

We've developed an easy-to-follow visual guide to help you quickly navigate our new digital platform — from dropping a ticket to policy issuance to follow-up. You'll see agent- and client-facing scenarios, as well as tips along the way.

We're making it easier, faster and better than ever. That's our promise to you.

# How the process works



Drop a ticket using the Partner Dashboard



Client is emailed and/or texted an online application link



Reflexive application questions integrated with data collection for real-time decision



The application is signed electronically, and an exam will be scheduled if needed



If eligible, the policy will be approved and issued without an exam or APS

# How to drop a ticket using our Partner Dashboard

### Tips for dropping a ticket on Partner Dashboard

You'll notice on the drop ticket screens that **required info** is highlighted in blue.

#### **Broker Info Tab**

Broker Name = Joe Broker Split Percent = 100 SSN/Tax ID = Your corporate 9-digit TIN Broker Number = XYZ0000 (Example) Case Manager Name = New Business Case Manager Email = newbusiness@business.com

### Tips for preventing issues:

- Agent must be licensed and appointed in the applicant's state to submit ticket
- Broker Tax ID must be provided if unknown, use 0000000
- Use the green 'Next' button to progress from tab to tab
- Refer to Eligibility Criteria to ensure your client is eligible for digital application

After submitting the ticket, a policy number\* should be assigned to the client within a few minutes. If one does not appear and the ticket remains in Submitted or In Progress status, it is likely that there is an error in the information provided, and a new ticket will need to be submitted.

\*Policies using the new digital application begin with 50000XXXX.

#### Tips for dropping a ticket on Partner Dashboard (cont.)

Visit www.lgamerica.com/advisor and click 'Manage my business' to log in to the Partner Dashboard

- 1. Select My Business folder on left side of screen
- 2. Select New Ticket to open up the ticket
- 3. Progress through Input Tabs using green Next button



#### **BROKER INFO tab**

#### Enter:

Broker Name = Joe Broker Split Percent = 100

SSN/Tax ID = Your corporate 9-digit TIN Primary Advisor Code = XYZ0000 (Example)

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Legal & General						Canc	el		
Application Information	^	, ,	duio ar Informatio						
Advisor Informa	ation	F	avisor informatio	n					
Additional Inform	mation	(i) In order to proceed with	n this application, advisor m	ust provide either the					
Client Informatio	on	advisor code or the NP	N and must be licensed in b	oth the insured's and the					
Product Informa	stion	policy owner's state (ii	they are unreferit).						
Advisor Attestat	tion								
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About You	~								
Uselth Ustern		Please enter the below information	on for each advisor.						
Health History	~	Primary Advisor Code 🔞	NPN 🚱	SSN/TID					
		D2C0000 Q	9,	xxx-xx-5212					
		First Name	Last Name	Split %					
			BANNER LIFE INSURANCE CI	100.00%					

#### **CLIENT INFO tab**

Agent should complete all applicable boxes on the CLIENT INFO tab.

Application Information Advisor Informat Client Informat Product Informat Advisor Attesta	ation ion ation	Personal in SSN is m	Client Information of client is mandatory andatory to complete the ID verit application.	to get instant decision and ication and complete the	Please all infor	ensure rmation,	
Continue Applic	ation	Please enter any missi	ng information below:		includir	ng name,	
Your Policy	~	Namo			DOB an	d email, i	s
About You	~	Name			accurat	te. Applic	ant
Health History	~	Darcy	Middle Name (optional	Burge	will be a	asked to	
		Gender	Date of Birth	Last 4 digits of SSN 👔	verify in	nformatic	on I nlir
		Female	<ul><li>✓ 01/04/1996</li></ul>	7006	applica	tion, and	da
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		City	State @	Zipoodo			
		Oity	State	Zipcode			

#### **PRODUCT INFO tab**

On the PRODUCT INFO tab, all applicable information (boxes) should be filled in.

	Advisor Information	[	Product Informati	on	
	Product Information Advisor Attestation Continue Application Your Policy	Product 10 Years ~	Purpose of Insurance Personal  Table Ration	Coverage Amount \$ 100,000 Billing Frequency	
	About You V Health History V	Preferred ~	-Select-	Monthly	
Note: Tem Insurance	nporary will	Child Rider	15 years	20 years	Note: Child Rider and Waiver of Premium not yet available. Coming soon!
derault to		Waiver of Premium Add Coverage  No	t Interested		

### **APPLICATION METHOD tab**

If the policy is eligible for the digital application, you may be presented the following options:

Apply Online to send an link to the applicant

or

**Apply by Phone with Link** to send the online link and set up a phone interview (if the applicant completes the online application before the phone interview, the phone interview will be canceled)

	葡 Dashboard / My Business / My Business List / Application Method	
Legal & General	APPLICATION METHOD	
A Dashboard	Risk Evaluation     \$ Quote Calculator	✓ Previous ± Save/Update
C My Business		
New Ticket	Broker Info O Client Info O Product Info O Application Method	Case Details
My Business List		007 15
Requirements List	Great news! This case is eligible for our online application.	OPTerm 15
Latest Activity List	How would you like your client to apply?	\$28.28
Reissue List		
In Force List	Apply Online     Apply by Phone with Link	for \$200,000.00 of coverage with a tentative class of
My Uploaded Documents	If you select 'Apply by Phone with Link' your client will be sent a link to complete the application online.	Preferred
Document Search		
D Illustrations	Interview Contact Date Interview Contact Time -	
D Products	Select a time	
B Destans Information	Set Contact Time To Now	
Partier mornation	We'll do our best to call your client at the designated time and no more than two hours later.	
Commissions	Remarks	
Licensing		
Forms	Paramedical Vendor	
Marketing and	¢	

If the policy is **not eligible for our digital application**, you will be prompted to schedule a phone interview in the traditional way using the screen shown below.

	🏶 Dashboard / My Business / My Business List / Application Method		
Legal & General	APPLICATION METHOD		
👚 Dashboard	Back to Search Results		
🗅 My Business	Risk Evaluation     S Quote Calculator	< Previous	Save/Update Delete Next
New Ticket	Broker Info 🕥 Client Info 🥥 Product Info 🥥	Application Method	Case Details
My Business List			OPTerm 15
Requirements List	Interview Contact Date Interview Contact Time -		
Latest Activity List	Select a time	\$	\$359.71 Ouarterly
Reissue List	We'll do our best to call your client at the designated time and no more than two hours later.		
In Force List	Remarks		for \$100,000.00 of coverage with a tentative class of
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D Products			

## APPLICATION METHOD tab (cont.)

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New Ticket Broker Info Client Info Client Info Client Info Client Info Product Info Application Method Case Data   My Business List Great news1 This case is eligible for our online application. \$2,82,82,83   Reisue List How would you like your client to apply? \$2,82,82,83   My Uploaded Apply to Phone with Link to apply to Phone with Link   My Uploaded If you select Apply to Phone with Link to apply to Phone with Link   My Uploaded If you select Apply to Phone with Link to apply Contact Time -   Preducts Interview Centact Data Interview Centact Data   Instrations Select a time c   Preducts Fermingions permetric   Interview Centact Data Interview Centact Time To Now Well do our best to call your client at the designated time and no more than two hours later.   Preducts Permetric Permetric   Interview Centact Time To Now Well do our best to call your client at the designated time and no more than two hours later.   Preducts Permetric   Interview Centact Time To Now Permetric   Permetric Permetric   Permetric Permetric	🗅 My Business		
My Business List   Requirements List   Latest Activity List   Reissue List   In Force List   My Uploaded   Documents   Documents   Documents   In Mastrations   Preducts   Preducts   Pertner Information   Set Contact Time To Now   Well do our best to call your client at the designated time and no more than two hours later.   Prenducts   Pertner Information	New Ticket	Broker Info 🥥 Client Info 🥥 Product Info 🥥 Application Method	Case Details
Requirements List Great news/I this case is eligible for our online application.   Latest Activity List How would you like your client to apply?   Reissue List Image: Comparison of the paper with Link your client to apply?   In Force Lint Image: Comparison of the paper with Link your client with the application online.   My Uploaded If your select Yaphy Up Phone with Link your client with Link your client with the select at time -   Documents Instantions   Instantions Interview Contast Date   Instantions Est Contact Time To Now   Well do our best to call your client at the designated time and no more than two hours later.   Portner Information Remarks   Incersing Interview Contast Unit At the designated time and no more than two hours later.   Portner Information Remarks   Incersing Parametical Weder	My Business List		OPTorm 15
Later Activity List How would you like your client to apply? Rissue List In Force List Calls Calles	Requirements List	Great news! This case is eligible for our online application.	¢20 20
Reissue List   In Force List   My Uploaded   Documents   Documents Search     Instartations   Instartations   Instartations   Search Information   Commissions   Reissing   Licensing   Forms     Parametical Wender	Latest Activity List	How would you like your client to apply?	₽∠0.20 Monthly
In Force List     My Uploaded   Documents   Backet   Illustrations   Interview Contact Dats   Interview Contact Dats   Interview Contact Time To Now   Products   Reactions   Restrate Information   Veli do our best to call your client at the designated time and no more than two hours later.   Commissions   Rematis   Loensing   Portact   Forms	Reissue List	Apply Online	for \$200.000.00 of coverage
My Uploaded Documents     If you select Apply by Phone with Link'your client will be send a link to complete the application online.       Documents Search       Instritutions       Instritutions       Products       Set Contact Time To Now       Well do our best to call your client at the designated time and no more than two hours later.       Commissions       Iccensing       Iccensing       Parametical Winder	In Force List		with a tentative class of Proferred
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Description   Products   Products   Portices Information   Commissions   Remarks   Licensing   Performs    Paramedical Wender	Document Search		
Products       Select a time         Partner Information       Set Contact Time To Now         Well do our best to call your client at the designated time and no more than two hours later.         Commissions       Remarks         Licensing       Image: Commission of the c	Illustrations	Interview Contact Date Interview Contact Time -	
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We'll do our best to call your client at the designated time and no more than two hours later. Commissions Commissions Commissions Parameted at Vandor Parameted at Vandor	Partner Information	Set Confact Time To Now	
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Licensing     Forms     Paramedical Vendor	Commissions	Remarks	
Forms     Paramedical Vendor	Licensing		
4	Forms	Paramedical Vendor	
C Marketing and	Marketing and	4	
Resources	Resources		

Please choose **EXAMONE** as the exam vendor.

## APPLICATION METHOD tab (cont.)

If the policy is eligible for the digital application, you'll have the option to send a link to your client.

Legal & General	APPLICATION METHOD C Back to Search Results	
Dashboard	Risk Evaluation     S Quote Calculator	✓ Previous ± Save/Update
🗅 My Business	Broker Info O Client Info O Product Info O Application Method	Case Details
D Products	Great news! This case is eligible for our online application.	OPTerm 15
Partner Information	How would you like your client to apply?	\$7.58 Monthly
	C Apply Online	for \$100,000.00 of coverage
Licensing		with a tentative class of PreferredPlus
Forms	Interview Contact Date Interview Contact Time -	
PRT Forms	Select a time 🗘	
Marketing and Resources	We'll do our best to call your client at the designated time and no more than two hours later. Remarks	
Persistency		
Customer Service	Paramedical Vendor	
C Admin Tools		

If the policy is **not eligible for our digital application**, you will be prompted to schedule a phone interview in the traditional way as shown on the screen below.

	Dashboard / My Business / My Business List / Application Method	
Legal & General	APPLICATION METHOD	
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🗅 My Business		
New Ticket	Broker Info 🥥 Client Info 🥥 Product Info 🥥	Application Method Case Details
My Business List		OBTorm 15
Requirements List	Interview Contact Date Interview Contact Time -	
Latest Activity List	Select a time	€ \$359.71
Reissue List	We'll do our best to call your client at the designated time and no more than two hours later.	
In Force List	Remarks	for \$100,000.00 of coverage with a tentative class of
My Uploaded Documents		Preferred
Document Search	Paramedical Vendor	
Illustrations	EXAMONE \$	
Products		

#### CASE DETAILS tab

On the CASE DETAILS tab, check to ensure all the information entered (to this point) is accurate.



### AGENT ATTESTATION tab

- Read the information provided
- Click I AGREE and Submit
- The digital application link will be emailed to the applicant

Application	^	Advisor Attestation	
Advisor Informa	ation	Advisor Attestation	
Client Informati	ion –		
Product Informa	ation	We will rely on information provided by you. The answers to the questions you ack	
Advisor Attesta	ation	and collect from your client will be the basis for us to issue a life insurance policy.	
Continue Analia		The answers provided to us will be made a part of the policy. Every answer you	
Continue Applic	auon	provide to us must be truthful, complete and accurate to the best of your knowledge.	
Your Policy	~	As an advisor, your responsibilities include, but are not limited to:	
About You	~	Ensuring your client does not require a translator.	
		<ul> <li>Asking all questions exactly as presented, including scenarios where gender</li> </ul>	
Health History	~	specific conditions must be asked to all clients.	
		<ul> <li>Making us aware of any information that would adversely affect your client's</li> </ul>	
		eligibility, acceptability, or insurability.	
		<ul> <li>Asking your client, the appropriate questions to ensure that the product, with</li> </ul>	
		the length and amount of coverage being applied for, is in the best interest of,	
		Finduction you are a licensed life insurance agent in the state where your client	
		lives. If you are not currently appointed, you will get appointed before the policy	
		is finalized.	
		<ul> <li>Providing complete and accurate information in a timely manner, including all</li> </ul>	
		required forms (including any required notices)	
		Proved Advantation and a state of the state	

# How to resend a link in Partner Dashboard

If your client is having trouble accessing the link or you just want to give a nudge, here's how you can resend a link.

#### How to resend a link in Partner Dashboard

Once logged in to Partner Dashboard, click My Business, then select My Business List.

	PARTNER DASHBO	ARD					9	PC70000 🗸	L Sele
	Legal & General	脅 Da	MY BUSI	Business / My	Business List				
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2>	My Business List		All	~	All	~	All	~	All
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Select policy from list to view information.

PARTNER DASHBOA	RD		0	PC70000	- Select a	broker		🗱 Partner Tools 👻 Policy Genius 🗸
Legal & General	Dashboard / My Business /     MY BUSINESS L	My Business List						
A Dashboard	Cases	🛢 Req	uirements	O Lat	est Activity			2.0000
C My Business	Q Search for						e Frame	to Presets -
Start Application/Ticket NEW	Туре	Product	Campaign		Status	Арр	lication Method	
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Requirements List								Displaying 1 to 50 of 54
Latest Activity List	Select action	0						« < 1 2 > »
Reissue List	Latest Activity 1.	Submitted/ Effective Compa	ny Policy#	Туре	Status	Application Meth	od Customer	Agent
In Force List My Uploaded Documents	01/04/2022 05:04 AM	01/04/2022 BNR	5020004234	Ticket	Application Link Sent	Online App	Darcy Burge	POLICYGENIUS INC
Document Search	01/03/2022 08:04 AM	01/03/2022 BNR	5020004168	Application	Pending - Submitted	Online App	Test MPBundleTv	POLICYGENIUS INC
D Illustrations	01/03/2022 04:56 AM	01/03/2022 BNR	-	Ticket	Submitted	Phone Interview	Darcy Burge	POLICYGENIUS INC

## How to resend a link in Partner Dashboard (cont.)

Once open, you can view information or resend the email link (this also gives you the option to correct the email address to send to).



#### Additional resources

To get started, visit partner.lgamerica.com

To learn more, visit <u>https://www.lgamerica.com/advisor/marketing/digital-application-platform</u>

\*The new digital application is available for Banner Life business only at this time and is not available in New York. Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland and William Penn Life Insurance Company of New York, Valley Stream, 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. Clients who do not meet all automated underwriting eligibility requirements may need to submit additional information, which may include paramedical examination, labs, or other medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 20-153