



APPASSIST[®]

Legal & General America's Tele-application program.

**BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE™**





AGENDA.

- AppAssist Overview and Guidelines
- Agent Contracting
- Setting Expectations for the Client
- How to Submit Business
- Interview Process and Case Management
- Voice Signature Option and Benefits
- Electronic Policy Delivery
- AppAssist Benefits and Enhancements

TELE-APPLICATION OVERVIEW.



Transfers the administrative burden to Banner or William Penn, allowing the agent / broker more time to sell and meet with prospective clients

Using AppAssist results in:

- 98% Formal applications received
- 26 Days from submit to issue
- 30 Days issue to activation (10.28 days for e-Policy)
- 76% Issued as applied for or better

Transfers case management as well.

TELE-APPLICATION PROCESS.

LAA 1689 (09.12)

Legal & General America AppAssist™ Tele-Application Process



Banner Life Insurance Company, Urbana, MD, is licensed to do business in 49 states and the District of Columbia. Life insurance issued in New York is underwritten by William Penn Life Insurance Company of NY, Garden City, NY. Banner is not licensed in New York state and does not solicit business there. LAA 1689 (09.12) 12-341

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GUIDELINES.



Available for all term and UL products

Face amount limits

- | Issue Age | Coverage Amount |
|---|-------------------|
| <ul style="list-style-type: none">• Up to 70* | Up to \$5 million |
| <ul style="list-style-type: none">• >71 | Up to \$500,000 |

*not to exceed maximum age

- OPTerm: \$100,000 minimum face amount
- Life Value Term: \$250,000 minimum face amount
- Life Choice UL: \$100,000 minimum face amount
- Life Step UL: \$50,000 minimum face amount

GUIDELINES.



Do not use AppAssist for cases that require special handling such as:

- Large buy-sell policies/group coverage (more than 3 applicants/policies)
- High profile applicants who are not easily reached
- States where agent is not appointed
 - The issue state of a policy and the related forms are determined by the policy owner's resident state. Please ensure that the agent is licensed in that particular state to conduct business.

AGENT CONTRACTING.



- Agent / broker pre-appointment is not necessary prior to submitting a Request for Life Insurance Interview if it is done online via an agency-specific URL address, iPipeline, Aplifi, Ebix.
- Agents / brokers have the ability to split commission.

WHAT TO EXPECT FROM THE INTERVIEW.

“What to Expect From Your Life Insurance Interview” flyer should be given to the client to let them know what they can expect from their interview with us. LAA 1692 (09.12)

Thank you for your interest in life insurance from Banner or William Penn.

WHAT TO EXPECT FROM YOUR LIFE INSURANCE INTERVIEW.

Here's what you need to know about the interview, the short exam, and documents to gather.

The Interview Process

Notice of your interest in a life insurance interview from Banner Life Insurance Company or William Penn Life Insurance Company of New York will be sent electronically to us. The facts you provided will be recorded for tracking purposes and forwarded 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 you requested. If we can't accommodate the request, the Call Center will call right away to schedule another convenient time for the interview. The interviewer who calls will ask questions that will be used to complete an application for life insurance and schedule your paramed exam. The information on your application will ultimately be reviewed by one of our underwriters to determine whether you qualify for the coverage requested.

All of the information you provide will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which you apply. Your privacy is important to us and our corporate privacy policy can be found on our website at www.LGAmerica.com.

In most cases, the interview takes about 35 minutes.

It's important to have on hand:

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

The Application

During the telephone interview you will have the option to give your verbal approval for us to begin underwriting your policy.

This option eliminates the need for the application to be sent to you for your signature. If you elect to use the voice signature option you will need to provide the call center with your social security number and an email address. A copy of your completed application will be sent to you via email for your records. If you elect not to use the voice signature option then after the telephone interview the completed application and further instructions will be sent to you via two-day delivery service.



Banner Life Insurance Company
3275 Bennett Creek Avenue, Frederick, MD, 21704

William Penn Life Insurance Company of New York
100 Quentin Roosevelt Blvd, Garden City, NY 11530

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The Paramed Exam

Our Call Center will arrange for an abbreviated exam by a paramedical technician. For your convenience, the exam can take place in your home or office. After your interview, the paramed will contact you within 48 hours to schedule the exam. The exam results enable us to offer you the most competitive rate possible for your life insurance policy.



The Exam Includes:

- measurement of your 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

Get a good night's sleep prior to the exam and, if you can, skip heavy exercise on the day it's scheduled. You'll get best results if you relax and also:

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

Policy Coverage

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

If You Have Questions

The Legal & General America Call Center can be reached at **800.839.5960** or **800.526.5568**
Monday - Friday 8:30 am - 11:00 pm ET

About Legal & General America

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Our financial strength has been recognized by two independent organizations:

- A+ (Superior) overall financial strength rating from A.M. Best
- AA- (Very Strong) overall financial strength rating from Standard and Poor's

All ratings were current as of 9.7.12.
LAA1692 (09.12) 12.944



PREPARE THE CLIENT.



We will call to schedule the appointment for the interview.

The client should be advised what to expect. He or she will need:

- 35-40 minutes to complete the interview
- Personal and medical information
- Driver's license information
- Name of existing life insurance carrier (including policy number, face amount, issue year and beneficiary name)
- Prescriptions or medications taken within the last five years
- Personal and business financial information

PERSONAL & MEDICAL INFORMATION.



The client will be asked to provide personal and medical information in detail:

- For the past 10 years
- Names of physicians, hospitals, dates of treatment, etc.
- Tax ID or social security number
- Email address
- If the face amount exceeds \$1,000,000, if the proposed insured is over age 65, or if the beneficiary/owner is a business, Banner / William Penn will require information on income, assets and liabilities.

*Based on the amount of coverage applied for we may require a third party to verify financials for compliance reasons. This may require duplicate questions by our third party vendor.



PARAMED EXAM.

The client should be advised that:

- A paramedical technician will call within 48 hours after the call center interview has been completed to schedule the exams
- Abbreviated exam (Blood, urine, height, weight pulse and blood pressure measurements. EKG if required.)
- Lab results will be sent to the client by Banner or William Penn once the case has been formally submitted.

HOW TO SUBMIT BUSINESS.



Option 1 – submit your request online via e-Link™ www.LGAassist.com/rlillogin.htm

Option 2 – submit your request online via your agency's own URL for e-Link™ – no pre-contracting required

Option 3 – iPipeline's iGO e-app drop ticket – no pre-contracting required

Option 4 – EbixExchange's Lifespeed platform

Option 5 – Aplifi's AFFIRM for life platform

Option 6 – MobileSuite App from Legal & General America

Option 7 – fax, email or mail the completed request form to Banner or William Penn

No pre-appointment is necessary to submit a request except in Options 1 and 6.

OPTIONS 1 AND 2: HOW TO SUBMIT BUSINESS VIA E-LINK.

Go to: www.lgaassist.com/rillogin.htm

e-Link™ will estimate the underwriting class and the premium, provide product comparison and transmit the request directly to the Call Center.

A copy of the RLI is emailed to the general agency.

You can also reach e-Link via an agency-specific URL if it has been set up in advance.



LOOK FOR OUR E-LINK™ GRAPHIC

APPASSIST™

Let Legal & General America's tele-app program do the work for you.



CLICK HERE TO GET
STARTED NOW

**GIF or JPEG available to post
on your agency website as a
link to e-Link**

HOWTO: CREATE A LINK TO APPASSIST e-LINK™



Have you been wanting to add a link from your desktop to e-Link but don't know how? Here's the answer.

WHAT?

There are two ways to get to AppAssist 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 AppAssist e-Link at 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.

HOW?

Here are instructions on how to put an icon on your desktop that can link to either login page.

1. First save the icon file to your PC. This icon can be found on our website:



LGAmerica.com > Marketing Materials > AppAssist tab. Open and right click on the icon, select Save As and choose where you'd like to save it.

2. Right click on an empty spot on your desktop. Select New Shortcut.
3. In the field to type an address, type your agency's unique one or the one at left. Then click Next.
4. Type whatever you would like to name the e-Link shortcut. Click Finish. The new shortcut will appear on your desktop (most likely with the stock internet explorer icon).
5. Right click your new shortcut and select Properties.
6. Select Change Icon. Browse to where you saved the e-Link.ico file and select it. Click OK. Then click Apply or OK.

AGENCY WEBSITE LINKS?

You can download this graphic from www.LGAmerica.com > Marketing Materials > AppAssist tab.

It's called "AppAssist ad for agency website". Click on the



form name to open it and save the file to your computer.

Place the graphic on your website and link it to your agency's unique URL address.

QUESTIONS?

Talk with your general agent who is always welcome to get in touch with a regional vice president, marketing coordinator or the Creative Services staff at Legal & General America.



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LOGGING IN.

To begin as a first-time user, register to obtain a password. You'll need your agent number unless you use the agency-specific URL.

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:

- 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

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AMERICA

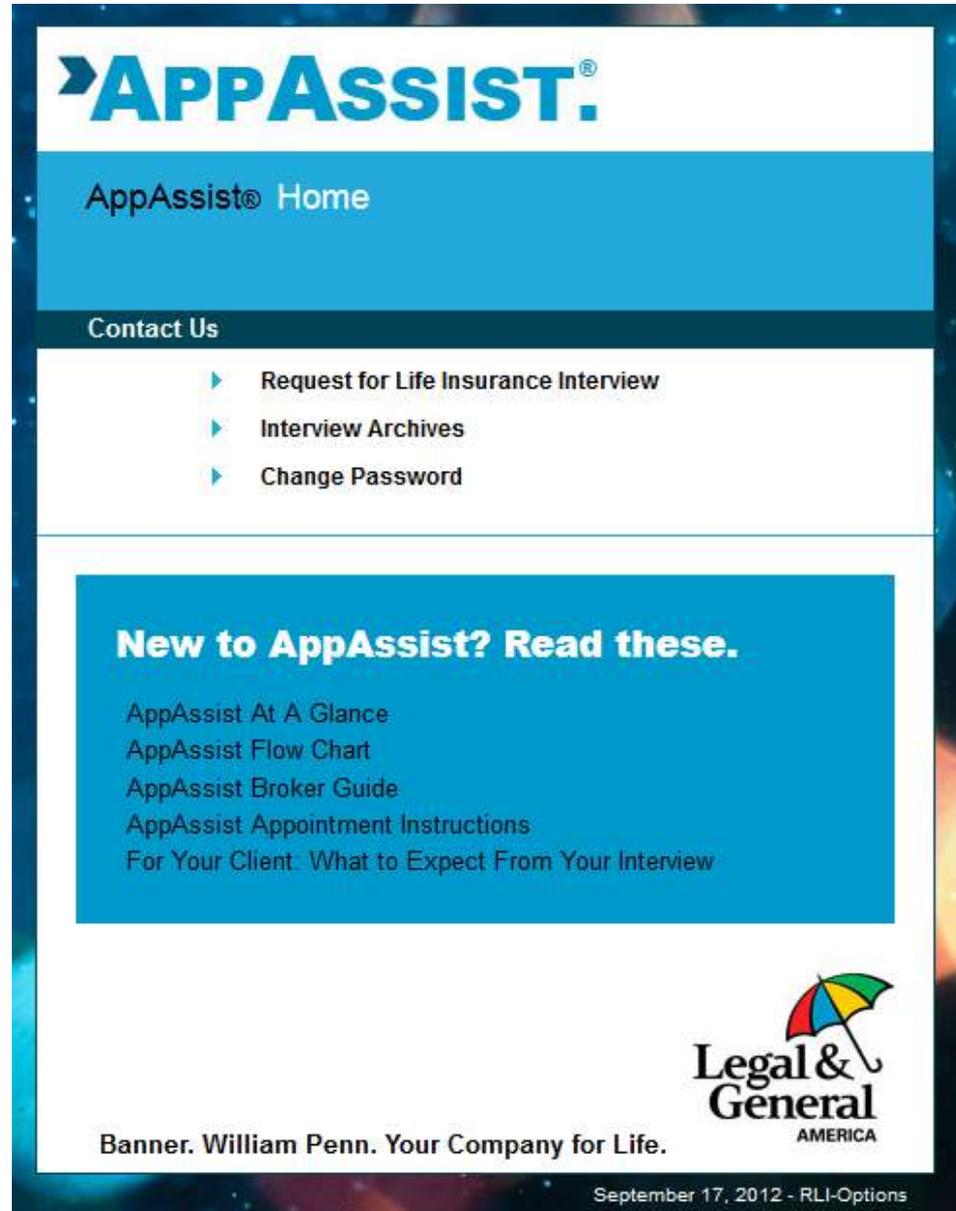
Banner. William Penn. Your Company for Life.

RLILoginPw

▶ APPASSIST RLI.

Select Request for Life Insurance Interview

If you are new to AppAssist, you can download PDFs of our marketing materials in the blue box.



▶ APPASSIST.®

AppAssist® Home

Contact Us

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

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September 17, 2012 - RLI-Options

▶ COMPLETING THE RLI.

Fill in the client's first, middle and last name, date of birth, gender and zip code.

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Contact Us
Options

First Name	
Middle Name or Initial	
Last Name	
Birth Date	<div style="display: flex; justify-content: space-between; font-size: 0.8em;"> Month Day Year (yyyy) </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; width: 20%; height: 25px;"></div> <div style="border: 1px solid #ccc; width: 20%; height: 25px;"></div> <div style="border: 1px solid #ccc; width: 40%; height: 25px;"></div> </div>
Save Age	<input type="radio"/> No <input type="radio"/> Yes
Gender	
Zip Code	

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- [AppAssist Flow Chart](#)
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- [For Your Client: What to Expect From Your Interview](#)



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COMPLETING THE RLI.

Enter the client's street address and select city, if there is an option.

You can now skip the risk evaluation questions, if you prefer, and just select a tentative underwriting class.

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Contact Us Options

Address 1	3275 Bennett Creek Avenue
Address 2	
City	FREDERICK ▾
State	MD
Zip Code	21704

Skip Risk Evaluation Questions? No Yes

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September 17, 2012 - Op_RLI Nav2

COMPLETING THE RLI.

If you choose, you can answer the risk evaluation questions listed. Additional questions may apply depending on the answers given.

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Contact Us Options

Have you ever used any form of tobacco or nicotine based products? No Yes

Do you or have you ever consumed any type of alcoholic beverage? No Yes

Do you have a history of alcohol abuse? No Yes

Have you had any DUI's in the past 5 years? No Yes

Do you or have you ever used any types of illegal drugs? No Yes

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September 17, 2012 - Op_RiskNav1

▶ COMPLETING THE RLI.

Continue asking the questions which follow.



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Contact Us
Options

Have you had more than two moving violations in the past three years?

No Yes

What is your height and weight?

Feet	Inches	Weight
5 ▾	7 ▾	150

Has any parent or sibling had a history of cardiovascular disease or cancer before age 60?

No Yes

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September 17, 2012 - Op_RiskNav2

COMPLETING THE RLI.

Make selections based on the client's insurance specifications.

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Contact Us Options

Product OPTerm

Term Period 10 Year

Amount of Life Insurance 250,000

Waiver of Premium Rider No Yes

Billing Frequency Quarterly

Method of Payment EFT Direct Bill

Is this prospective policy to replace any existing insurance? No Yes

What is the purpose of this Insurance?

Buy/Sell
 Keyman
 Family Protection
 Income Replacement
 Other (Explain Below)

Temporary Insurance Application & Agreement (TIAA). Note: Eligibility determined during the AppAssist Interview. No Yes

If the owner of this this policy is not the proposed insured, please provide the Owner Name, City, State and Zip.

NOTE: The issue state of a policy and the related forms are determined by the policy owner's resident state. Please ensure that the agent is licensed in that particular state to conduct business.

Owner Name

City

State Zip

THE ESTIMATED PREMIUM QUOTE.

This screen displays the estimated premium quote for the client.

Note, the quote is based upon the information provided. The additional information provided during the underwriting process could result in a higher or lower premium.

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Banner Life Insurance Company
AppAssist Program

Contact Us Options

Estimated Premium Quote

Nearest Age	46		
Sex	Female		
Underwriting Class (Subject to Underwriting)	Preferred Plus		
Waiver of Premium Rider	No		

Plan	Face Amount	Quarterly Premium	Annual Premium
10 Year Term	\$250,000	\$52.65	\$210.60
First Year Values	\$250,000	\$52.65	\$210.60

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September 17, 2012 - Op_RIIQuote

SCHEDULE A CALL TIME.

Schedule a time for the Call Center to contact the client to arrange the phone interview.

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Contact Us
Options

A representative from Banner Life Insurance Company will be contacting you within 2 hours of the designated time.

Contact Date	October ▾ 17 ▾ 2012 ▾										
Contact Time	10:00 am ▾										
Primary Telephone No.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: x-small;">(Area)</td> <td style="font-size: x-small;">Prefix</td> <td style="font-size: x-small;">Number</td> <td style="font-size: x-small;">Ext.</td> <td style="padding-left: 10px;"> <input checked="" type="radio"/> Home <input type="radio"/> Work <input type="radio"/> Cell </td> </tr> <tr> <td style="border: 1px solid #ccc; width: 25px;">301</td> <td style="border: 1px solid #ccc; width: 25px;">555</td> <td style="border: 1px solid #ccc; width: 40px;">5555</td> <td style="border: 1px solid #ccc; width: 30px;"></td> <td></td> </tr> </table>	(Area)	Prefix	Number	Ext.	<input checked="" type="radio"/> Home <input type="radio"/> Work <input type="radio"/> Cell	301	555	5555		
(Area)	Prefix	Number	Ext.	<input checked="" type="radio"/> Home <input type="radio"/> Work <input type="radio"/> Cell							
301	555	5555									
Secondary Telephone No.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: x-small;">(Area)</td> <td style="font-size: x-small;">Prefix</td> <td style="font-size: x-small;">Number</td> <td style="font-size: x-small;">Ext.</td> <td style="padding-left: 10px;"> <input type="radio"/> Home <input type="radio"/> Work <input checked="" type="radio"/> Cell </td> </tr> <tr> <td style="border: 1px solid #ccc; width: 25px;">301</td> <td style="border: 1px solid #ccc; width: 25px;">555</td> <td style="border: 1px solid #ccc; width: 40px;">3155</td> <td style="border: 1px solid #ccc; width: 30px;"></td> <td></td> </tr> </table>	(Area)	Prefix	Number	Ext.	<input type="radio"/> Home <input type="radio"/> Work <input checked="" type="radio"/> Cell	301	555	3155		
(Area)	Prefix	Number	Ext.	<input type="radio"/> Home <input type="radio"/> Work <input checked="" type="radio"/> Cell							
301	555	3155									
E-Mail Address *	<input style="width: 90%;" type="text" value="iwantlifeinsurance@email.com"/>										
Remarks	You may enter up to 250 characters <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div> <p style="font-size: x-small; margin-top: 5px;">250 characters left</p>										

* Please note that Banner Life does not sell, share or disclose your email address to any third parties. The email address will only be used for the purpose of communicating with the proposed insured regarding their application for insurance.

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ADD THE BENEFICIARY.

If you choose, enter the name of the primary beneficiary, and click “Add Beneficiary” to designate more than one.

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Contact Us Options

Primary Beneficiaries

Primary Beneficiary 1

First Name	MI	Last Name
<input type="text" value="Want"/>	<input type="text" value="I"/>	<input type="text" value="Insurance"/>

Clear all Fields

Add Beneficiary

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September 17, 2012 - Op_BenSplit

SELECT A PARAMEDICAL VENDOR

Current Paramed vendors available:

- APPS
- EMSI
- ExamOne
- Portamedic
- Superior Mobile Medics

The screenshot shows the AppAssist program interface. At the top, it says 'APPASSIST.®' and 'Banner Life Insurance Company AppAssist Program'. Below this are two tabs: 'Contact Us' and 'Options'. The main content area is titled 'Paramedical Vendor' and contains a form with a text box labeled 'Select Paramedical Vendor for this case.' and a dropdown menu currently set to 'EMSI'. There are 'Continue' and 'Back' buttons. A blue box at the bottom contains the text 'New to AppAssist? Read these.' followed by a list of links: 'AppAssist At A Glance', 'AppAssist Flow Chart', 'AppAssist Broker Guide', 'AppAssist Appointment Instructions', and 'For Your Client: What to Expect From Your Interview'. The Legal & General America logo is in the bottom right corner, and the text 'Banner. William Penn. Your Company for Life.' is at the bottom left. The footer of the page reads 'September 17, 2012 - Op_RIIPmed'.

AGENT WORKSHEET.

Enter agent name and SSN or TIN.

Up to 10 agent splits can be listed on one application.



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[Contact Us](#) [Options](#)

Agents Worksheet

	Agent Name <small>(First, Middle, Last)</small>	Split %	SSN/TaxID	Broker Number
1.	Insurance Agent	100	010101010	00010
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

 Split Evenly Across All Agents

Continue
Clear
◀ Back

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CALL CENTER NOTIFIED.

When all required information has been entered, click *submit* and the results will be sent to the Call Center within 4 business hours.

Note, we need a minimum of 4 hours lead time if the interview must be scheduled the same day.



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Contact Us
Options

Request for Life Insurance completed for

I Want Insurance

By clicking the I AGREE/SUBMIT button below, I state the following:

I am a duly licensed life insurance agent in the state in which the prospective policy owner resides; (2) the plan and amount of insurance identified is suitable in view of the policy owner's insurance needs and financial objectives; (3) the information provided is complete, accurate, and correctly recorded; (4) all forms required to be delivered at time of solicitation have been delivered and all other required forms (including privacy notices, if necessary) have been or will be provided in a timely manner to the Applicant; and (5) if I am not currently appointed, I understand that I will need to be appointed by Banner Life before the policy, if one is issued, can be delivered.

I authorize the Banner Life Life Insurance Company representative to obtain such administrative information as may be necessary to complete any life insurance application resulting from this lead submission, provided, however, that any item of information or question from the policy owner or the Applicant requiring the act or advice of a licensed life insurance agent will be referred to me for action before the application can be completed.

I acknowledge that clicking the I AGREE/SUBMIT button below constitutes my signature on the form and has the same effect as if I personally signed the form and I authorize Banner Life Insurance Company to affix my signature to the life insurance application and all other required forms, once the tele-underwriting interview is completed and prior to delivery of the policy.

NOTE: The issue state of a policy and the related forms are determined by the policy owner's resident state. Please ensure that the agent is licensed in that particular state to conduct business.

Submit

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CONFIRMING RECEIPT OF RLI.

After you submit your RLI, a summary screen will confirm your submission, provide a confirmation number, and provide the ability to send the "What to Expect From Your Life Insurance Interview" one page PDF brochure.



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Contact Us
Options

Request for Life Insurance completed for

I Want Insurance

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APPASSIST EMAIL PREFERENCES.

Legal & General AMERICA

BANNER. WILLIAM PENN. YOUR COMPANY FOR LIFE™ Change Text Size A A A

AppAssist	Licensing	New Business	Policy Search	Preferences	Select A Broker			
Home	Forms	Commissions	Marketing Materials	Go-To Resources	Contact Us	Illustrations	News	Search

Preferences

Change Password

New Password

Re-Enter

Change Preferences

- 1. New Business Requirements Notification at Login**

Do you want to be automatically notified of the "Latest Activity" on your new business when you log into the website? This activity is updated on a real-time basis every few seconds. Yes ▾
- 2. Broker Access**

Would you like the brokers that report directly to you to be able to view their own policy and commission information and to be able to change their preferences? Yes ▾
- 3. New Business Requirements Notification via email**

If you want to receive your daily new business status reports (which report the status at the end of the prior working day), please indicate your media preference and email address. E-Mail ▾
- 4. Commission Statements**

Send a copy of EFT Commission Statements to:
- 5. AppAssist™ e-Link Notification**

Send a file copy of the completed Request for Life Insurance to:

Please specify the format: Adobe PDF ▾
- 6. AppAssist™ Case Package Notification**

Send a copy of medical records for all AppAssist cases to:

➤ OPTION 3:

HOW TO SUBMIT BUSINESS VIA IPIPELINE'S IGO E-APP DROP TICKET

The iGO e-App Drop Ticket allows brokers who use the multi-company platform system the ability to take advantage of the AppAssist benefits.

Contact iPipeline for more information: 800-758-0824



➤ OPTION 4:

HOW TO SUBMIT BUSINESS VIA THE EBIXEXCHANGE LIFESPEED PLATFORM

The EbixExchange Lifespeed platform allows brokers who use the multi-company platform system the ability to take advantage of the AppAssist benefits.

Contact EbixExchange for more information: 435-649-5300 x123



➤ OPTION 5:

HOW TO SUBMIT BUSINESS VIA APLIFI'S AFFIRM FOR LIFE PLATFORM

Aplifi's AFFIRM for Life platform offers organizations the ability to quickly and easily submit insurance applications electronically.

Contact Aplifi for more information: 954-788-0700



▶ OPTION 6: HOW TO SUBMIT VIA MOBILESUITE.

Use MobileSuite to:

- Run a quote
- Submit an RLI
- Check case status

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>.



▶ OPTION 7: HOW TO SUBMIT BUSINESS VIA PAPER RLI.

Fax, email or mail the completed request to Banner or William Penn
email. Banner-Submit@LGAmerica.com

fax. 301.294.6960

mail. 3275 Bennett Creek Ave., Frederick, MD 21704

email. Penn-Submit@LGAmerica.com

fax. 516.526.5568

mail. 100 Quentin Roosevelt Blvd., Garden City, NY 11530

HOW TO SUBMIT BUSINESS VIA PAPER RLI.

Request for Life Insurance Interview

LAA 1297 (3/11)

Page 1



Banner Life Insurance Company
3275 Bennett Creek Avenue
Frederick, MD 21704

Date of Request _____

Request for Life Insurance Interview

*ALL FIELDS MANDATORY

PROPOSED INSURED _____

(First Name, Middle, Last Name)

Date of Birth _____ / _____ / _____
(Month) (Day) (Year)

RISK EVALUATION _____

If answer to question is not known, please leave blank.			Check One Classification For Each Question				
Criteria Questions	If No... Check P+ and go to question 2.	If Yes... Go to question 1b.	P+	P	S	PT	ST
1 1a. Do you have a history of alcohol or substance (drug) abuse? 1b. Has there been any abuse in the past 10 years?	Check P+ and go to question 2.	Go to question 1b. Check S and go to question 2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
2 Have you had any DUIs in the past 2a. 5 years? 2b. 3 years?	Check P+ and go to question 3. Check S+ and go to question 3.	Go to question 2b. Check S and go to question 3.	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
3 Have you had more than two motor vehicle moving violations in the past three years?	Check P+ and go to question 4.	Check S+ and go to question 4.	<input type="checkbox"/>		<input type="checkbox"/>		
4 4a. Has either parent or a sibling had a history of cardiovascular disease or cancer before age 60? 4b. Has either parent died as a result of cardiovascular disease or cancer before age 60? 4c. Have both parents died as a result of cardiovascular disease before age 60?	Check P+ and go to question 5. Check P and go to question 5. Check S+ and go to question 5.	Go to question 4b. Go to question 4c. Check S and go to question 5.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 What is your height? _____ weight? _____. Based on height and weight, select the underwriting classification according to the build chart below. If weight meets or exceeds limit for standard (S) class, check S.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 Have you used any nicotine-based products in the past 6a. 36 months? 6b. 24 months? 6c. 12 months?	Check P+ and go to question 7. Check P and go to question 7. Check S+ and go to question 7.	Go to question 6b. Go to question 6c. Check PT if answers from 1 to 5 are all P/P+, otherwise, check ST.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 What is the lowest (on a scale where P+ is highest) underwriting class checked in any of the answers to questions 1-6?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This questionnaire is designed to provide a tentative premium classification based on a portion of the criteria used to determine a final premium classification. Final approval, classification, and actual rates will be subject to and based upon the entire underwriting process, your medical history, information developed during your interview with the Banner Call Center representative and/or any specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Forms and policy provisions may vary by state. Not available in all states.

Build Chart												
Height	P+			P			S			S		
	Male	Female	Weight									
5'0"	144	135	158	144	132	170	147	137	183	147	137	200
5'1"	148	139	163	137	126	175	151	140	188	151	140	205
5'2"	152	143	168	141	130	180	155	144	193	155	144	210
5'3"	156	147	174	145	134	185	159	148	198	159	148	215
5'4"	161	151	179	149	138	190	163	152	203	163	152	220
5'5"	166	155	184	153	142	195	167	156	208	167	156	225
5'6"	171	159	189	157	146	200	171	160	213	171	160	230
5'7"	176	163	194	161	150	205	175	164	218	175	164	235
5'8"	181	167	199	165	154	210	179	168	223	179	168	240
5'9"	186	171	204	169	158	215	183	172	228	183	172	245
5'10"	191	175	209	173	162	220	187	176	233	187	176	250
5'11"	196	179	214	177	166	225	191	180	238	191	180	255
6'0"	201	183	219	181	170	230	195	184	243	195	184	260

Legend
P+ Preferred Plus
P Preferred
S+ Standard Plus
S Standard
PT Preferred Tobacco
ST Standard Tobacco

LAA1297 (3-11)
Page 1 of 2

HOW TO SUBMIT BUSINESS VIA PAPER RLI

Request for Life Insurance Interview

LAA 1297 (3/11)

Page 2

Proposed Insured _____

PROPOSED INSURED INFORMATION

Quoted Premium \$ _____ Product (Please check only one.) _____ Payment method _____ Frequency of premium payment _____ Gender _____ Is this prospective policy to replace existing insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No What is the purpose of this insurance? _____ Policy Owner (if other than Proposed Insured) Name _____ City, State _____ Zip _____ Date to Save Age <input type="checkbox"/> Yes <input type="checkbox"/> No Waiver of Premium <input type="checkbox"/> Yes <input type="checkbox"/> No Exam Provider <input type="checkbox"/> EMSI <input type="checkbox"/> Portamedic <input type="checkbox"/> ExamOne <input type="checkbox"/> Superior Mobile Medics TIAA - If your client is eligible, would you like us to offer temporary insurance coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Face Amount \$ _____ OP Term <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 30 Life Value Term <input type="checkbox"/> 20 <input type="checkbox"/> 30 Life Choice UL <input type="checkbox"/> Life Change UL <input type="checkbox"/> Other _____ <input type="checkbox"/> Direct Bill <input type="checkbox"/> Electronic Funds Transfer (EFT) <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only) <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Buy/Sell <input type="checkbox"/> Keyman <input type="checkbox"/> Family Protection <input type="checkbox"/> Income Replacement <input type="checkbox"/> Other _____ City, State _____ Zip _____ <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> EMSI <input type="checkbox"/> Portamedic <input type="checkbox"/> ExamOne <input type="checkbox"/> Superior Mobile Medics <input type="checkbox"/> Yes <input type="checkbox"/> No
---	--

(Available Interview Hours: Monday - Friday, 9:00 a.m. to 10:30 p.m. ET)

Please contact me: Date _____ Local time: _____ AM PM The Benner Life Call Center will contact you within two hours of the designated time.

Primary Telephone No. _____ Home Work Cell Secondary Telephone No. _____ Home Work Cell

Address _____
 City _____ State _____ Zip Code _____
 E-Mail Address _____

Remarks: _____

AGENT INFORMATION

I hereby authorize the Company to affix my electronic signature to all life insurance applications and related forms submitted by the undersigned. I will immediately notify the Company should this authorization for use of this signature or any prior signature authorization be terminated or revoked in any jurisdiction.

X _____
 Signature of Agent _____ Date Signed _____

Agent Name _____ Agent # _____ S.S. # _____ - _____ - _____
 Telephone # _____ Share of Commission _____

Additional Agent

Agent Name _____ Agent # _____ S.S. # _____ - _____ - _____
 Telephone # _____ Share of Commission _____

Brokerage General Agent (BGA) _____ BGA Number _____
 Organization or Broker/Dealer that Agent Represents _____

DISCLAIMER

This is not an application for life insurance coverage. Signing or completing this form will in no way serve to create or commence life insurance coverage. Signing or completing this form does NOT mean that coverage is effective.

Please send the completed form to 3275 Bennett Creek Avenue, Frederick, MD 21704, fax to 301-294-6960 or email to Banner-Submit@gamerica.com
 LAA1297 (3-11) Page 2 of 2

INTERVIEW PROCESS.



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.

▶ INTERVIEW PROCESS.

The Call Center will leave 5 voicemail messages and make 7 attempts after a busy signal / no answer before a case is terminated.

Terminated cases can be reopened at the request of the applicant or general agency if he or she contacts the Call Center directly.

[Banner 800.839.5960](tel:800.839.5960)

[William Penn 800.526.5568](tel:800.526.5568)

RISKS NOT ELIGIBLE FOR APPASSIST.

- Immune deficiency disorder/AIDS
- Non US citizens without an acceptable VISA (greencard, H1B (work permit), H4, Political Asylum, or refugee status)
- Active duty military members.
- Convicted/charged with DUI within the past 3 months or 2 or more in the last 5 years.
- Currently on parole or probation.



RISKS NOT ELIGIBLE FOR APPASSIST.

- If a client is not eligible for AppAssist we will refer him or her back to the agent to discuss further options.
- The general agency is notified via email and policy status will be posted on the website.

▶ VOICE SIGNATURE BENEFITS.

Voice Signature enables us to collect the proposed insured's signature using only his or her voice.

The application is submitted to underwriting within 24 hours.

It eliminates the delay of mailing paper documents and has resulted in shaving nearly 3 weeks off the application process.

9 out of 10 consumers opt for Voice Signature.

VOICE SIGNATURE ELIGIBILITY.

- For Voice Signature, the proposed insured provides the Call Center with his or her Social Security Number and email address.
- Prior to the end of the interview, the proposed insured listens to a two-minute recording to authorize us to use his or her verbal approval as signature on the application documents.
- At the conclusion of the interview the proposed insured is provided with an access code and is sent an email containing a secure link from which a copy of the completed application documents can be downloaded.

SIGNATURE BY MAIL.



- If the client opts to sign the application or is not eligible for voice signature the application and detailed instructions are mailed to the client via 2-day delivery.
- A postage paid, first class return envelope is included in the application package sent to the client.
- The Call Center will follow up every 5 days, up to 1 month, or until the returned application is received.



CASE MANAGEMENT.

- Dedicated case managers will obtain any and all missing information directly from the client.
- The Call Center will make attempts to reach the client via phone, by mail or email.
- Banner / William Penn orders all exams, Attending Physician Statements (APS), Motor Vehicle Reports, MIB Reports, Inspection Reports, etc.



CASE PACKAGE NOTIFICATION.

- Banner / William Penn realizes that it is important to your office to retain a full case file.
- Once an underwriting decision has been made, all medical records and the full application package will be shared with the general agency.
- An email notification will be sent providing a link to a secure site to access the case file. From this site, each document can be viewed, printed and saved.

POLICY DELIVERY OPTIONS.



Option 1 – Electronic Policy Delivery

Option 2 – Policies issued as applied for or better will be mailed directly to the client and policies issued higher than applied for are mailed to the General Agency

Option 3 – All policies can be sent to the General Agency

Option 4 – All policies can be sent directly to the client



ELECTRONIC POLICY DELIVERY.

- As part of the interview tele-app process, clients will be asked if they would like their policy contracts delivered electronically.
- At policy issue, an email is sent to the client and general agency containing a secure link to access the policy. No action is required by agency.
- The client receives a prompt to electronically sign all delivery documents.
- E-Delivery cases are, on-average, activated 10.28 days from issue vs a 30-day average for paper-delivered policies.
- 66% of clients who have this option, opt in for e-Delivery



PARAMETERS FOR ELECTRONIC DELIVERY.

- Policy must be issued as applied for.
- Client must opt for voice signature.
- Proposed insured, policy owner and payor must be the same person.
- General Agencies who elect to use e-Delivery have the flexibility to turn off this option for particular clients and/or agents and have paper policies mailed.



DELIVERY FOLLOW-UP.

- If a policy was sent via e-Delivery or mailed directly to the client by Banner / William Penn, the call center will follow up on delivery requirements.
- Banner / William Penn will contact the client to offer assistance and encourage him or her to return all outstanding delivery requirements if they were not returned to the home office within 14 business days.

CONTACT US.



- For inquiries or to provide additional information, the general agency can send an email to AIS@BannerLife.com
- Call Center is available for interviews
 - Mon-Fri 9:00 am – 10:30 pm, EST
- Call Center is available for general agency inquiries
 - Mon-Fri 8:30 am – 7:30 pm, EST
- Call Center toll free numbers
 - 800.839.5960 for Banner
 - 800.526.5568 for William Penn



COMMISSION.

- Full commissions paid on AppAssist
- Electronic Funds Transfer (EFT) ends commission payment delays
- Email commission statement confirms case is active and money is on its way
- Avoid trips to the bank, postal delays, lost checks and commission cut-off-dates
- Frees your time for more productive activity

▶ HOW TO FIND STATUS.



▶ HOW TO FIND STATUS.

- Banner / William Penn provides real-time status online.
- Banner / William Penn sends updates 5 times daily to:
 - Oracle
 - EbixExchange
 - AgencyWorks (iPipeline)



HOW TO FIND STATUS.

From the Banner or William Penn website, select the *AppAssist* tab from the top of the page.

The screenshot shows the website interface for Banner Life Insurance Company. At the top, the logo for Legal & General America is on the left, and the text "BANNER. WILLIAM PENN. YOUR COMPANY FOR LIFE™" is on the right, followed by a "Change Text Size" link and three icons (A, A, A). Below this is a horizontal navigation menu with tabs: AppAssist, Licensing, New Business, Policy Search, Preferences, and Select A Broker. Underneath this is a secondary menu with links: Home, Forms, Commissions, Marketing Materials, Go-To Resources, Contact Us, Illustrations, News, and Search. The "AppAssist" tab is highlighted in green. Below the navigation, there is a "Select A Broker" section with a sub-link "> Broker Search". To the right of this link, text reads: "There are 3,685 brokers reporting to the Agency/Broker below. To search for specific brokers, please use the Broker Search button." On the far right, there is a "NEWS" section with a list of articles: "Our S&P Rating Upgraded to AA-", "New Application and Related Forms for Nevada", "At NAILBA 30, Giving Matters", "Frank Matters: Frank Gencarelli's Blog", and "Term Riders Now Available in Montana". At the bottom of the page, there is a footer with a "Privacy Policy | Security" link, a copyright notice for 2011, and the Legal & General America logo.

HOW TO FIND STATUS.

Requested Interviews:
pending cases

Completed Interviews:
Terminated Interviews: cases that have been terminated

Formal Applications Received: cases completed by the client using Voice Signature or by returning the paper application

Search: allows you to search using the application number, client's name, agent's name or number

BANNER. WILLIAM PENN. YOUR COMPANY FOR LIFE™ [Change Text Size](#) ▲ ▲ ▲

[AppAssist](#) | [Licensing](#) | [New Business](#) | [Policy Search](#) | [Preferences](#) | [Select A Broker](#)
[Home](#) | [Forms](#) | [Commissions](#) | [Marketing Materials](#) | [Go-To Resources](#) | [Contact Us](#) | [Illustrations](#) | [News](#) | [Search](#)

AppAssist

- > Requested Interviews
- > Terminated Interviews
- > Completed Interviews
- > Formal Apps Received
- > Search

[Forms](#)
[Marketing Materials](#)
[Go-To Resources](#)

Number	Applicant Name	Broker Name	Latest Status
		Sayre Insurance Agency LLC	2011-12-20 09:26:01 Svc: 108 - BLOOD-VENIPUNCTURE KIT
	Blondo, J		2011-12-19 12:27:10 Call Attempted - No Answer (Attempt # 1)
	Blondo, J		2011-12-16 19:26:51 Call Attempted - Left Message (Attempt # 2)
	Blondo, J		2011-12-16 14:09:49 Call Attempted - Left Message (Attempt # 5)
	CPS Insurance Services		2011-12-16 12:32:57 Call Attempted - Left Message (Attempt # 1)
	Goodland, J		2011-12-16 12:05:25 Call Attempted - Left Message (Attempt # 1)
	Perricone, V		2011-12-16 09:52:04 Sent to Banner Call Center
	Edminster, T		2011-12-16 03:55:46 called both : #6 - unable to reach PI - left message on phone #2
	Peelle, J		2011-12-15 14:36:15 Call Attempted - Left Message (Attempt # 1)
	Peelle, J		2011-12-15 14:30:14 Call Attempted - Left Message (Attempt # 1)
	CPS Insurance Services		2011-12-15 13:08:00 Interview Scheduled for 12/22/2011 at 09:00
	CPS Insurance Services		2011-12-15 13:05:44 Call Attempted - Left Message (Attempt # 2)
	CPS Insurance Services		2011-12-15 13:04:07 Call Attempted - Left Message (Attempt # 4)
	Peelle, J		2011-12-15 12:57:29 Call Attempted - Left Message (Attempt # 1)
	Peelle, J		2011-12-15 11:43:20 Call Attempted - Left Message (Attempt # 1)
	Spencer, C		2011-12-12 20:23:46 Interview Scheduled for 12/27/2011 at 19:30
	Spencer, C		2011-12-12 20:17:53 Interview Scheduled for 12/27/2011 at 19:00

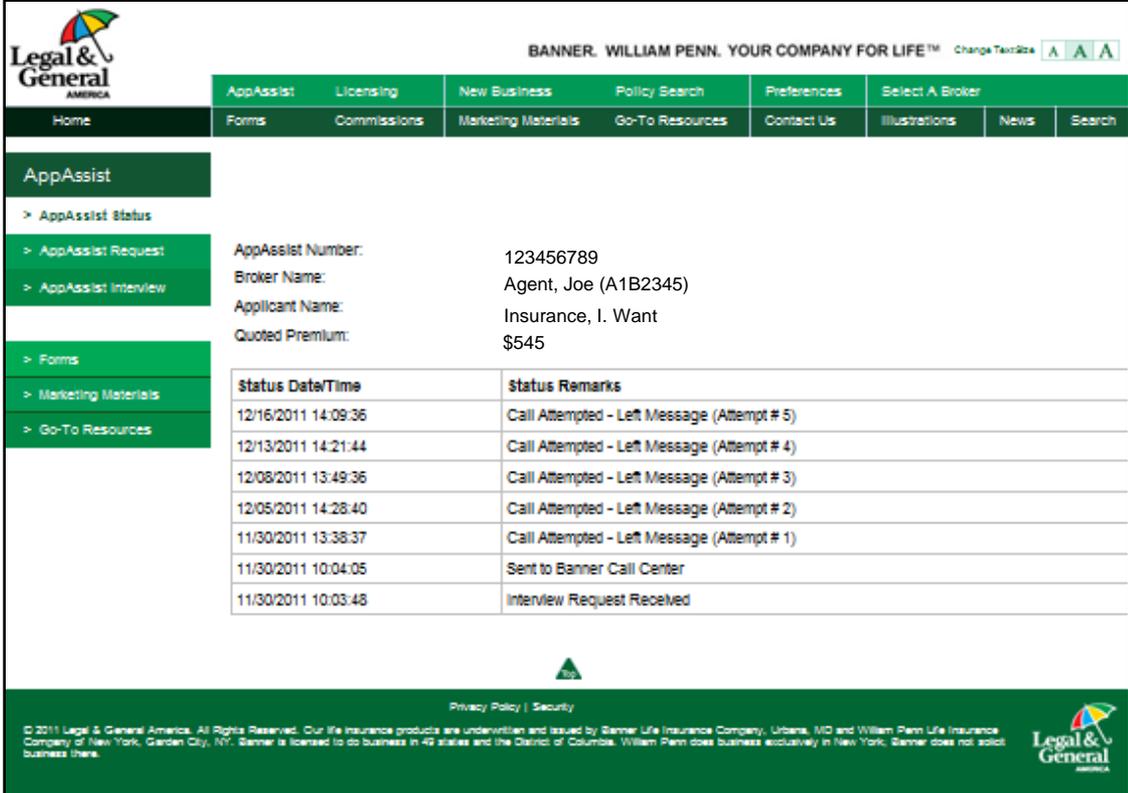
[Privacy Policy](#) | [Security](#)

© 2011 Legal & General America. All Rights Reserved. Our 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 is licensed to do business in 49 states and the District of Columbia. William Penn does business exclusively in New York. Banner does not solicit business there.

HOW TO FIND STATUS.

To view current status details, select the policy number. When a case has been made formal status is available by selecting the New Business tab.

AppAssist cases are identified as such. Select the policy number to view case status and underwriting notes.



The screenshot displays the Legal & General AppAssist web interface. At the top, the logo for Legal & General America is visible on the left, and the text "BANNER. WILLIAM PENN. YOUR COMPANY FOR LIFE™" is on the right. Below the logo is a navigation menu with tabs: Home, AppAssist, Licensing, New Business, Policy Search, Preferences, and Select A Broker. Under the AppAssist tab, there are sub-tabs: Forms, Commissions, Marketing Materials, Go-To Resources, Contact Us, Illustrations, News, and Search.

The main content area shows the "AppAssist" section with a list of options: AppAssist Status, AppAssist Request, AppAssist Interview, Forms, Marketing Materials, and Go-To Resources. The "AppAssist Status" option is selected, displaying the following information:

AppAssist Number: 123456789
 Broker Name: Agent, Joe (A1B2345)
 Applicant Name: Insurance, I. Want
 Quoted Premium: \$545

Below this information is a table with two columns: "Status Date/Time" and "Status Remarks".

Status Date/Time	Status Remarks
12/16/2011 14:09:36	Call Attempted - Left Message (Attempt # 5)
12/13/2011 14:21:44	Call Attempted - Left Message (Attempt # 4)
12/08/2011 13:49:36	Call Attempted - Left Message (Attempt # 3)
12/05/2011 14:28:40	Call Attempted - Left Message (Attempt # 2)
11/30/2011 13:38:37	Call Attempted - Left Message (Attempt # 1)
11/30/2011 10:04:05	Sent to Banner Call Center
11/30/2011 10:03:48	Interview Request Received

At the bottom of the page, there is a footer with the text "© 2011 Legal & General America. All Rights Reserved. Our 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 is licensed to do business in 49 states and the District of Columbia. William Penn does business exclusively in New York. Banner does not solicit business there." and the Legal & General America logo.



APPASSIST BENEFITS.

- 75% Placement ratio
- 76% Issued as applied for or better
- 98% requests become formal applications
- 26 Days submit to issue
- 30 Days issue to activation – (10.28 days for e-Policy)



APPASSIST BENEFITS.

- Turn Key Solution
- Full commission
- Exam vendor flexibility
- Voice Signature
- Electronic Policy Delivery

MATERIALS FOR BROKER INFORMATION.

Legal & General America AppAssist® Tele-Application Process

APPASSIST™ AT A GLANCE

All in one place — An overview of our agency-applauded program designed to easily facilitate the sale of our value-priced life insurance for America's families.

Overview of the Electronic AppAssist® Process:

- Broker submits Request for Life Insurance Interview (RLI) via e-Link™ or iGo
- Call Center conducts interview to complete formal application and related forms
- Client uses voice signature option to sign the application
- Client is 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 is sent directly to client or agency via e-Delivery or mail
- Delivery requirements received and policy activated
- Broker receives email notification of commission deposit

Requests for Life Insurance Interviews can also be submitted using a paper form. See page 6 of the Broker Guide for specifics.

Status Updates Throughout the Entire Process:

- www.LGAmerica.com on a real-time basis

Or these sources which are updated five times daily:

- Oracle
- EboxExchange
- AgencyWorks (now owned by iPipeline)

The AppAssist® Coverage Guidelines:

AppAssist® program face amounts are limited to the coverage amounts below:

Issue Age	Coverage Amount
Up to 70	Up to \$5 million
71 & older	Up to \$500,000

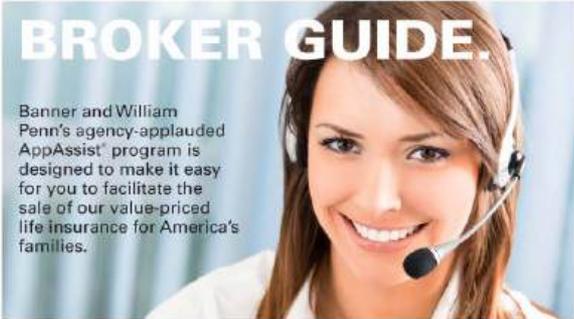
For the purpose of determining correct underwriting requirements, the coverage total is calculated as:

- The face amount currently being applied for; PLUS
- The face amount (including rider amount) of all existing policies with Banner or William Penn.

BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE.™

Legal & General America AppAssist® Tele-Application Process

BROKER GUIDE.



Banner and William Penn's 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.



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™. And once we've taken the app, e-Signature and e-Delivery speed the process from underwriting to placement!

BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE.™



DISCLOSURE.

This presentation is not intended for publication or public distribution. Policy descriptions provided here are not a statement of contract.

The Request for Life Insurance Interview (RLI) is not an application for life insurance coverage. Signing or completing the RLI form will in no way serve to create or commence life insurance coverage. Signing or completing the RLI form does NOT mean that coverage is effective. Credit card information is for administrative convenience only. Providing credit card information does not bind, commence, or create life insurance coverage. Any application for life insurance coverage will be subject to underwriting qualification by Banner Life Insurance Company or William Penn Life Insurance Company of New York. Coverage will become effective only if an application is completed in accordance with the terms of the application or Conditional Receipt, if issued.

All forms shown are available on the Banner Life Insurance Company or William Penn Life Insurance Company of New York website in the AppAssist forms section.

OPTerm policy form #RT-97. Banner Life Insurance Company, Urbana, MD. Not available in all states; state variations apply. Penn Term policy form #T-RC-IP/97. William Penn Life Insurance Company of New York, Garden City, NY. Available only in New York state. Banner Life is not licensed in New York state and does not solicit business in NY. OPTerm and Penn Term premiums are guaranteed to stay level for 10,15, 20 or 30 years, respectively, and increase annually after initial guaranteed period.

Banner Life Value Term policy form #RT-97. State variations apply. William Penn Life Value Term policy form #T-RC-IP/97. Premiums increase annually and are guaranteed.

Banner Life Choice UL policy form # ICC09 UL09, UL-09 and state variations; Life Change UL policy form # ICC10U2010 and state variations; and Life Step UL policy form ICC10U2010 and state variations. William Penn Life Choice UL policy form # ULCH; Life Step policy form#UL10. Life Choice UL and Life Step UL are flexible premium universal life insurance plans. These products offer coverage guarantees 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. A policy loan however, that exceeds the cash surrender value will result in a lapse of coverage. William Penn universal life plans mature at age 121 and can not be extended. Two-year contestability and suicide provisions apply. Issue ages for all plans are 20-85. Premium rates vary by underwriting classification and coverage amount. Refer to the policy for complete limitations, terms and conditions.



DISCLOSURE.

Banner's Life Step UL is underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC10 U2010 and state variations. Banner does not solicit business in NY. William Penn's Life Step UL is underwritten by William Penn Life Insurance Company of New York, Garden City, NY. Policy form # ICC10 U2010. William Penn only does business in NY. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. 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. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

Policies can be returned without obligation within 20 days of receipt in most states. Two-year contestability and suicide provisions apply.

LAA 1654 12-345 (10/12)