



The AppAssist Tele-Application Process

**Banner Life Insurance Company and
William Penn Life Insurance Company of NY**





**Banner Life Insurance Company and
William Penn Life Insurance Company of NY**

Tele-Application Process





Financial Strength

A+

(Superior) overall financial strength rating reaffirmed by AM Best in March 2009

AA-

(Very Strong) financial strength rating from Standard & Poor's





Agenda

- AppAssist Overview
- AppAssist Guidelines
- Agent Contracting
- Setting Expectations for the Client
- How to Submit Business
- Interview Process
- Voice Signature Option/Benefits





Agenda

- Mailing the Application with Ink Signature Option
- Case Management
- Policy Issue
- Delivery
- How to Find/View Status
- How to Contact the AppAssist Call Center
- AppAssist Enhancements





AppAssist Teleprocessing

- Shifts the administrative burden of filling out an application for life insurance from the agent or broker to Banner or William Penn.
- It transfers the case management of processing the application to Banner or William Penn, also.





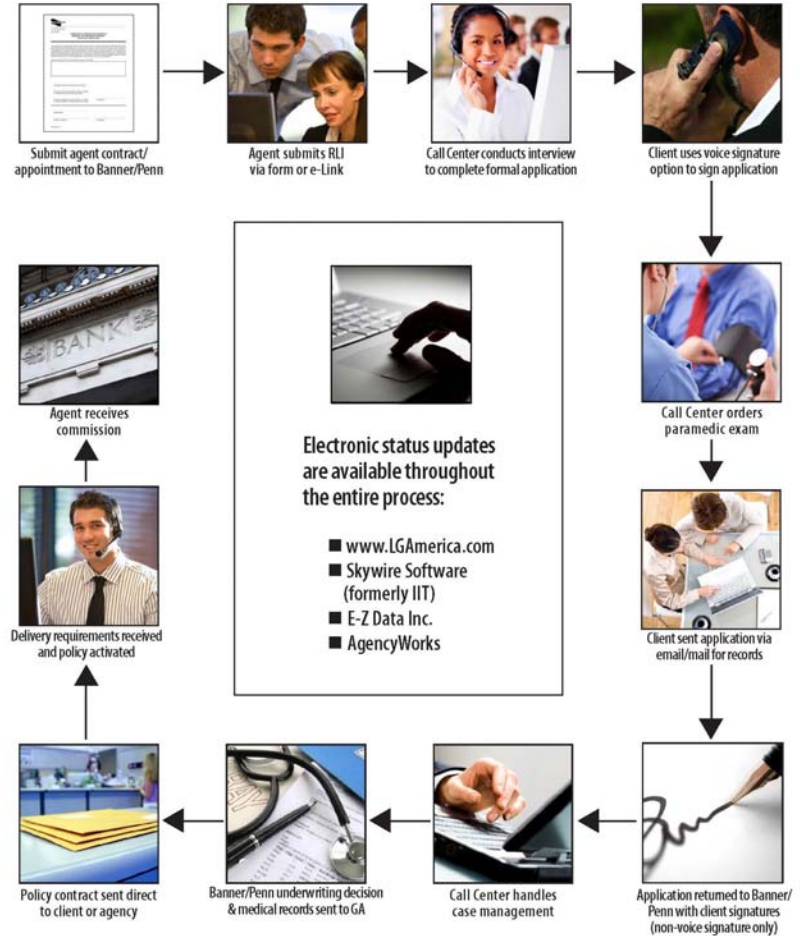
AppAssist Overview

BannerLife

William Penn
Life Insurance Company of New York
... A Partnership for Life

Legal & General America's AppAssist Tele-Application Process

How it works ...



Banner Life Insurance Company - 1701 Research Blvd. - Rockville, MD - 20850 | William Penn Life Insurance Company of New York - 100 Quentin Roosevelt Blvd. - Garden City, NY - 11530

LAA 1465 (03/09)

09-092



AppAssist Guidelines

- Available for term products
 - 10, 15, 20, 30 year
- Age/face amount limits
 - \$5,000,000 - through age 70
 - \$500,000 - age 71 and older
 - \$50,000 minimum face amount
- Coverage is not binding/conditional





AppAssist Guidelines

- Do not use AppAssist for cases that require special handling such as:
 - Large buy-sell policies (3+)
 - High profile applicants who are not easily reached
 - Complicated medical or financial history
 - States where agent is not appointed





Agent Contracting

- Agents or brokers must be appointed and contracted prior to submitting a Request for Life Insurance Interview (RLI).
- If the agent or broker is already appointed and contracted we will only require the Signature Authorization Form if using e-link.
- New appointed agent/brokers do not require the Signature Authorization Form





Agent Contracting

- Existing appointments require the Signature Authorization to place the agent's signature on the application.



AB-SAA-AB
(1/09)



1701 Research Boulevard
Rockville, Maryland 20850
(301) 279-4800
(800) 638-8428

**SIGNATURE AUTHORIZATION ADDENDUM
BANNER LIFE INSURANCE COMPANY
ROCKVILLE, MARYLAND**

The Agent/Broker authorizes the Company or the Company's Call Center to indicate receipt of the Agent/Broker signature (in either original, facsimile or electronic format) and/or to affix a facsimile of the signature below on all life insurance applications and related forms processed on behalf of the Agent/Broker. The signature is that of the Agent/Broker, an authorized officer, or the principal of the Agent/Broker organization and one licensed to conduct life insurance transactions in jurisdictions in which the Agent/Broker operates. The Agent/Broker will immediately notify the Company should the authorization for use of this signature be terminated or revoked in any jurisdiction.

Print Name of Agent/Broker

Print Name and Title of Principal or Authorized Officer
For Agent/Broker, if applicable

Place Agent/Broker signature inside the box.

Date Signed

ABSAA-AB (1-09)



Prepare the Client

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

- 30-35 minutes to complete the interview
- Personal and medical information
- Documentation (driver's license, existing insurance information, list of prescription medicines)
- Personal/business financial information





Personal & Medical Info.

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 and/or social security number





Documentation

The client should be prepared to disclose:

- 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





Financial Information

During the interview:

- If the face amount exceeds \$500,000* Banner/William Penn will require information on income, assets and liabilities
- If coverage is for a business request information on business finances will also be needed

*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 interview has been completed to schedule the exams
- Abbreviated exam (blood, urine, blood pressure, height and weight).





Thank you for your interest

- “Thank you for your interest” form should be given to the client to let them know what they can expect from their interview with us



LAA1373



Thank you for your interest in life insurance.
Here's what to expect from the interview you requested.

The Interview Process

Notice of your interest in a life insurance interview from Banner Life will be sent electronically to Banner Life's home office. Once received, the facts you provided will be recorded for tracking purposes and forwarded to the Banner Life Call Center.



The Call Center is staffed by insurance professionals who will call you within a two-hour window at the time you specified. The person 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 a Banner Life underwriter 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 Banner Life's website at www.BannerLife.com.

In most cases, the interview takes only 30 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
- reasons for and dates of treatment
- the names, dosages and frequencies 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 Banner 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 e-mail address. A copy of your completed application will be sent to you via e-mail 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.

The Paramed Exam

The Banner Life 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. The paramed will contact you to confirm the scheduled exam; it usually takes place approximately seven business days after your telephone interview. The exam results enable Banner Life 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 see 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 any questions...

The Banner Life Call Center can be reached at 800.839.5960.

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

About Banner Life

Banner Life Insurance Company is a Legal & General America company, a wholly owned subsidiary of Legal & General Group Plc. Banner Life's financial strength has been recognized by two independent organizations:

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

Banner Life is domiciled in Maryland. Its life insurance products are sold through independent life brokerage agencies in 48 states and the District of Columbia.



How to Submit Business

- Option 1 – complete the RLI online via e-Link

www.lgaappassist.com/rlilogin.htm

- Option 2 – fax, email or mail the completed RLI form to Banner or William Penn





How to Submit Business

- Option 1 – online via e-Link
www.lgaappassist.com/rillogin.htm
- e-Link will determine the appropriate underwriting class, estimate the quoted premium, provide product comparison and transmit the RLI directly to the Call Center.
- A copy is e-mailed to the GA





How to Submit Business Via e-Link

- To begin, register as a new user to obtain a password.

AppAssist® Login

[Contact Us](#) [Legal and Security](#)

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

User ID:

Password:

register here

- 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](#).

The Legal & General America Companies Log

Banner Life Insurance Company
William Penn Life Insurance Company





How to Submit Business Via e-Link

- Select Request for Life Insurance Interview.

BannerLife®

AppAssist® Home

Contact Us

- ▶ [Request for Life Insurance Interview](#)
- ▶ [Interview Archives](#)
- ▶ [Customize Site](#)
- ▶ [Change Password](#)

Banner Life Insurance Company
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

May 13, 2008 - RLI-Options





How to Submit Business Via e-Link

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

BannerLife

Contact Us Options

| | |
|------------------------|--|
| First Name | <input type="text" value="I."/> |
| Middle Name or Initial | <input type="text" value="Want"/> |
| Last Name | <input type="text" value="Insurance"/> |
| Birth Date | Month: <input type="text" value="August"/> Day: <input type="text" value="30"/> Year (yyyy): <input type="text" value="1982"/> |
| Gender | <input type="text" value="Male"/> |
| Zip Code | <input type="text" value="20850"/> |

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1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

May 13, 2008 - Nav1





How to Submit Business Via e-Link

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

The screenshot shows the BannerLife e-Link submission interface. At the top is the BannerLife logo. Below it is a navigation bar with "Contact Us" and "Options" links. The main form area contains several input fields: "Address 1" with the value "1701 Research Blvd.", "Address 2" (empty), "City" with a dropdown menu showing "ROCKVILLE", "State" with the value "MD", and "Zip Code" with the value "20850". At the bottom of the form are "Continue" and "Back" buttons. The footer contains the Banner Life Insurance Company contact information and the date "May 13, 2008 - Nav2".

BannerLife

Contact Us Options

Address 1 1701 Research Blvd.

Address 2

City ROCKVILLE

State MD

Zip Code 20850

Continue Back

Banner Life Insurance Company May 13, 2008 - Nav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com





How to Submit Business Via e-Link

- Click *yes* or *no* for the tobacco, alcohol and drug questions. Additional questions may apply depending on answers.

BannerLife

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

[Continue](#) [Back](#)

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1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

May 13, 2008 - RNav1





How to Submit Business Via e-Link

- Continue asking the questions which follow.

BannerLife®

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: 5 Inches: 9 Weight: 158

Has any parent or sibling had a history of cardiovascular disease or cancer before age 60? No Yes

Continue [◀ Back](#)

Banner Life Insurance Company May 13, 2008 - RNav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com





How to Submit Business Via e-Link

- Make selections based on the client's insurance specifications.

BannerLife

Contact Us Options

Product 10 Year Term ▾

Amount of Term Life Insurance 250,000

Billing Frequency Quarterly ▾

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

Is this insurance for a business purpose? (e.g., Keyman, Stock Redemption, Buy/Sell) No Yes

Continue ◀ Back


Banner Life Insurance Company May 13, 2008 - Nav3
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com





How to Submit Business Via e-Link

- This screen displays the estimated premium quote for the client as well as the product comparison.



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

Estimated Premium Quote

| | |
|---|----------------|
| Nearest Age | 26 |
| Face Amount | 250,000 |
| Plan | 10 Year Term |
| Underwriting Class (Subject to Underwriting) | Preferred Plus |
| Annualized Premium | \$114 |
| Quarterly Premium | \$29 |

Product Comparison (Annualized Premiums)

| Payment Frequency | 10 Year Term | 15 Year Term | 20 Year Term | 30 Year Term |
|-------------------|--------------|--------------|--------------|--------------|
| Annual | 110 | 123 | 148 | 218 |
| Semi-Annual | 112 | 125 | 150 | 222 |
| Quarterly | 114 | 127 | 153 | 226 |
| Monthly | 115 | 129 | 155 | 228 |

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Banner Life Insurance Company
 1701 Research BLVD
 Rockville, MD 20850
 (800) 638-8428
www.bannerlife.com

May 13, 2008 - RNav2





How to Submit Business Via e-Link

- 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.





Contact Us
Options

Estimated Premium Quote

| | |
|---|----------------|
| Nearest Age | 26 |
| Face Amount | 250,000 |
| Plan | 10 Year Term |
| Underwriting Class (Subject to Underwriting) | Preferred Plus |
| Annualized Premium | \$114 |
| Quarterly Premium | \$29 |

Product Comparison (Annualized Premiums)

| Payment Frequency | 10 Year Term | 15 Year Term | 20 Year Term | 30 Year Term |
|-------------------|--------------|--------------|--------------|--------------|
| Annual | 110 | 123 | 148 | 218 |
| Semi-Annual | 112 | 125 | 150 | 222 |
| Quarterly | 114 | 127 | 153 | 226 |
| Monthly | 115 | 129 | 155 | 228 |

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Banner Life Insurance Company
 1701 Research BLVD
 Rockville, MD 20850
 (800) 638-8428
 www.bannerlife.com

May 13, 2008 - RNav2



How to Submit Business Via e-Link

- Schedule an appointment for the client's phone interview and enter his or her contact information.

BannerLife®

Contact Us Options

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

Contact Date: May 28, 2008

Contact Time: 7:30 pm

Primary Telephone No. (Area) Prefix Number Ext. Home Work
301 279 5555

Secondary Telephone No. (Area) Prefix Number Ext. Home Work
301 279 5551

E-Mail Address: iwantinsurance@email.com

Continue Back

Banner Life Insurance Company May 13, 2008 - Nav5
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com





How to Submit Business Via e-Link

- When all the information needed has been entered, click *submit* and the results will be sent to the Call Center.

BannerLife

Contact Us Options

Request for Life Insurance completed for

I. Want Insurance

By submitting this information, I hereby confirm that I have fully explained the information on this Request for Life Insurance to the proposed applicant.

Submit [◀ Back](#)

Banner Life Insurance Company May 13, 2008 - RLISub
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com





How to Submit Business Via e-Link

- When you submit an RLI using e-Link, the general agent is sent a copy of the RLI for agency records.





How to Submit Business

- Option 2 – fax, email or mail the completed RLI to Banner or William Penn

email. Banner-Submit@LGAmerica.com

fax. 301.294.6960

**mail. 1701 Research Blvd.
Rockville, MD 20850**

email. Penn-Submit@LGAmerica.com

fax. 516.526.5568

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

BannerLife®

 **William Penn**
Life Insurance Company of New York
... A Partnership for Life



How to Submit Business

- Request for Life Insurance Interview
LAA 1297 (06/08)

page 1



Banner Life Insurance Company
1701 Research Blvd
Rockville, MD 20850

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. Criteria Questions | | Check One Classification For Each Question | |
|---|--|--|--|
| 1a. Do you have a history of alcohol or substance (drug) abuse? | If No... Check P+ and go to question 2 | If Yes... Go to question 1b | <input type="checkbox"/> P+ <input type="checkbox"/> P <input type="checkbox"/> S |
| 1b. Has there been any abuse in the past 10 years? | Check P+ and go to question 2 | Check S and go to question 2 | |
| 2. Have you had any DUIs in the past 2a. 5 years? 2b. 3 years? | If No... Check P+ and go to question 3 Check S+ and go to question 3 | If Yes... Go to question 2b Check S and go to question 3 | <input type="checkbox"/> P+ <input type="checkbox"/> S+ <input type="checkbox"/> S |
| 3. Have you had more than two motor vehicle moving violations in the past three years? | If No... Check P+ and go to question 4 | If Yes... Check S+ and go to question 4 | <input type="checkbox"/> P+ <input type="checkbox"/> S+ |
| 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? | If No... Check P+ and go to question 5 Check P and go to question 5 Check S+ and go to question 5 | If Yes... Go to question 4b Go to question 4c Check S and go to question 5 | <input type="checkbox"/> P+ <input type="checkbox"/> P <input type="checkbox"/> S+ <input type="checkbox"/> S |
| 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"/> P+ <input type="checkbox"/> P <input type="checkbox"/> S+ <input type="checkbox"/> S |
| 6. Have you used any nicotine-based products in the past 6a. 36 months? 6b. 24 months? 6c. 12 months? | If No... Check P+ and go to question 7 Check P and go to question 7 Check S+ and go to question 7 | If Yes... 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"/> P+ <input type="checkbox"/> P <input type="checkbox"/> S+ <input type="checkbox"/> PT <input type="checkbox"/> ST |
| 7. What is the lowest (on a scale where P+ is highest) underwriting class checked in any of the answers to questions 1-6? | | Check one box. | <input type="checkbox"/> P+ <input type="checkbox"/> P <input type="checkbox"/> S+ <input type="checkbox"/> PT <input type="checkbox"/> ST |

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.

| Height | P+ | | P | | S+ | | S | |
|--------|------|--------|------|--------|------|--------|------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 5'0" | 144 | 125 | 158 | 144 | 172 | 158 | 144 | 130 |
| 5'2" | 148 | 130 | 162 | 148 | 176 | 162 | 148 | 134 |
| 5'4" | 152 | 134 | 166 | 152 | 180 | 166 | 152 | 138 |
| 5'6" | 156 | 138 | 170 | 156 | 184 | 170 | 156 | 142 |
| 5'8" | 160 | 142 | 174 | 160 | 188 | 174 | 160 | 146 |
| 5'10" | 164 | 146 | 178 | 164 | 192 | 178 | 164 | 150 |
| 5'12" | 168 | 150 | 182 | 168 | 196 | 182 | 168 | 154 |
| 6'0" | 172 | 154 | 186 | 172 | 200 | 186 | 172 | 158 |
| 6'2" | 176 | 158 | 190 | 176 | 204 | 190 | 176 | 162 |
| 6'4" | 180 | 162 | 194 | 180 | 208 | 194 | 180 | 166 |
| 6'6" | 184 | 166 | 198 | 184 | 212 | 198 | 184 | 170 |
| 6'8" | 188 | 170 | 202 | 188 | 216 | 202 | 188 | 174 |
| 6'10" | 192 | 174 | 206 | 192 | 220 | 206 | 192 | 178 |
| 6'12" | 196 | 178 | 210 | 196 | 224 | 210 | 196 | 182 |
| 7'0" | 200 | 182 | 214 | 200 | 228 | 214 | 200 | 186 |

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



How to Submit Business

- Request for Life Insurance Interview

page 2



Proposed Insured _____

PROPOSED INSURED INFORMATION

Quoted Premium \$ _____ Face Amount \$ _____

Term Period (Please check only one) 10 15 20 30

Billing Frequency Annual Semi-Annual Quarterly Monthly (EFT Only)

Gender Male Female

Is this prospective policy to replace existing insurance? Yes No

Is this insurance for a business purpose? Yes No

Date to Save Age Yes No

Waiver of Premium Yes 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 Banner 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.

Agent Name _____ Please Print Agent Social Security Number XXX - XX - _____ (Enter Last 4 Digits Only)

Agent Number _____ Agent Contact Phone Number _____

Agent Signature _____ Date Signed _____

Brokerage General Agent (BGA) _____ BGA Number _____

Organization or Broker/Dealer that Agent Represents _____

CREDIT CARD INFORMATION

If you would like to pay your initial premium with a credit card, please complete the following (not available in Alaska, California, Maryland, New Jersey, North Carolina and Oklahoma).

If a policy is issued, please apply the initial life insurance premium to my MasterCard® Visa®

Credit Card Number Expiration Date _____ / _____ (Month) (Year)

Credit Cardholder (Exactly as name appears on card) _____

Cardholder Signature _____

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. 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. Coverage will become effective only if an application is completed in accordance with the terms of the application or Conditional Receipt, if issued.

Please send the completed form to 1701 Research Blvd., Rockville, MD 20850, fax to 301-294-6960 or email to Banner-Submit@gamerica.com. LAA1297 (06/06) Page 2 of 2



Interview Process

- The Call Center will make contact with the applicant on the specified date/time.
- Please allow a 2 hour window in case there are several interviews scheduled for the same date/time.





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 GA if he or she contacts the Call Center directly.

Banner Life 800.839.5960

William Penn 800.526.5568



Risks Not Eligible for AppAssist



- Immune deficiency disorder/AIDS
- Heart attack, heart surgery, stroke within the past 3 months
- Active duty military members
- Currently in bankruptcy proceedings
- Currently on probation
- Convicted/charged with DUI in the past year
- Substance abuse treatment within the past 3 years





Risks Not Eligible for AppAssist

- Should a client provide information on a risk not eligible during the interview, every effort is made to explain to the client that the response does not mean that he or she will not qualify for life insurance ...but that an offer cannot be made through this program.
- The client is referred to the agent for any questions. The general agency is notified via email.





Voice Signature Benefits

- Voice Signature enables us to collect the proposed insured's signature using only his or her voice.
- 9 out of 10 consumers opt for VSIG
- Underwriting begins immediately, typically within 24 hours.
- It eliminates the delay of mailing paper documents and has resulted in shaving nearly 3 weeks off the application process.





Voice Signature Eligibility

- To be eligible for Voice Signature, the proposed insured has to provide
 - Social Security Number
 - Valid 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.





Voice Signature



- At the conclusion of the interview the proposed insured is provided with a user ID, password 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 opted not to use voice signature or was ineligible for voice signature (language barrier, too much missing information or would not disclose SSN and e-mail address) the application and detailed instructions are mailed to the client via UPS 2-day delivery.





Signature by Mail

- A postage paid, first class return envelope is included in the application package sent to the client.
- The Call Center will follow up with the client every 5 days (up to 4 attempts) 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 Life/William Penn orders all exams, Attending Physician Statements (APS), Motor Vehicle Reports, MIB Reports, Inspection Reports, etc.





Policy Issue

- If a policy is issued as applied for or if the client receives a better rating, it is mailed directly to the client.
- If the policy is issued with a higher rating than applied for, it is mailed to the general agency and Banner Life/William Penn provides medical records for review via secure email.





Delivery Follow-Up

- If the policy was mailed directly to the client and delivery requirements are not returned within 14 business days...
- Banner Life/William Penn will contact the client to offer assistance and encourage him or her to return all outstanding delivery requirements.





How to Find Status

- Banner Life/William Penn provides real-time status online at LGAmerica.com.
- Banner Life/William Penn sends updates 5 times daily to Oracle, AgencyWorks and E-Z Data Inc.





How to Find Status

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

BannerLife

New Business Policy Search AppAssist
Commissions Illustrations Licensing Select Agent
Contact Us Forms Help News Preferences

Select an Agent

Please use the drop-down menu below to select the agency or agent whose information you wish to access. Once you have made your selection, use the tabs above to go to different sections of the site. The Site Map will allow you to go directly to a particular page. Please consult the Help section if you have questions about the site.

Agent: JOE AGENT
Agency: WE SELL INSURANCE AGENCY

WE SELL INSURANCE AGENCY (X990000)

There are 27950 agents reporting to the above agent. To search for specific agents, please use the search button below.

Search for Agents





How to Find Status

- Requested Interviews:
pending cases
- Completed Interviews:

BannerLife

[New Business](#) [Policy Search](#) [AppAssist](#) [Commissions](#) [Illustrations](#) [Licensing](#) [Select Agent](#) [Contact Us](#) [Forms](#) [Help](#) [News](#) [Preferences](#)

Requested Interviews

Completed Interviews

Terminated Interviews

Formal Applications Received

Search

AppAssist - Requested Interviews

WE SELL INSURANCE AGENCY (X990000)

6 Requested Interviews

| Number | Applicant Name | Agent Name | Latest Status |
|--------|----------------|-------------|---|
| | | Hempkins, B | 05/20/2008 Call Attempted - Left Message (Attempt # 2) |
| | | Clark, M | 05/19/2008 Resched-Client not available and would like us |
| | | Dante, M | 05/19/2008 Call Attempted - Left Message (Attempt # 3) |
| | | Hempkins, B | 05/19/2008 Sent to Banner Call Center |
| | | Kennedy, W | 05/16/2008 Call Attempted - Left Message (Attempt # 5) |
| | | Kennedy, W | 05/16/2008 Call Attempted - Left Message (Attempt # 5) |

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How to Find Status

- Terminated Interviews: cases that have been terminated
- Formal Applications Received: cases completed by the client using Voice Signature or by returning the application
- Search: allows you to search using the application number, client's name, agent's name or number





How to Find Status

- To view current status, select a policy number in blue to see this status screen.

BannerLife

New Business | Policy Search | AppAssist | Commissions | Illustrations | Licensing | Select Agent | Contact Us | Forms | Help | News | Preferences

AppAssist Status

WE SELL INSURANCE AGENCY (X990000)

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

| <u>Status Date/Time</u> | <u>Status Remarks</u> |
|-------------------------|---|
| 05/20/2008 11:24:30 | Call Attempted - Left Message (Attempt # 2) |
| 05/15/2008 11:03:07 | Call Attempted - Left Message (Attempt # 1) |
| 05/14/2008 15:57:11 | Sent to Banner Call Center |
| 05/14/2008 15:52:52 | Interview Request Received |

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How to Find Status

- When a case is formal (interview completed, signed application received and submitted)...
- 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.





Commission

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





Contact Us Online

- Check LGAmerica.com for real-time status
- For inquiries or to provide additional information, the GA can send an email to AIS@BannerLife.com





Contact Us by Phone

- Call Center is available for interviews
 - Mon-Fri 9:00 am – 10:30 pm, EST
- Call Center is available for General Agent inquiries
 - Mon-Fri 8:30 am – 7:30 pm, EST
- Call Center toll free numbers
 - 800.839.5960 for Banner Life
 - 800.526.5568 for William Penn





AppAssist Benefits

- 74% Placement Ratio
- 70% Applied for or Better Ratio
- 97% Formal Applications Received
- 6 Days from Completed Interview to Submit
(including non-VSIG)
- 29 Days Submit to Issue





AppAssist Benefits

- Transfer the administrative burden to the carrier.
- Call Center follows up directly with the application or our vendors to obtain APS', MVR, MIB, IR's, additional details, etc.
- 9 out of 10 applicants choose Voice Signature option which eliminates the delay of mailing paper documents, and allows underwriting to begin immediately, typically within 24 hours
- Increase the number of IGO cases since the application, non-medical, and supplemental forms are completed by the Call Center Staff



AppAssist Future Enhancements

- e-Link updates
 - Pre-appointment no longer required to submit an RLI (except WI)
 - The ability to split agent commission
 - Remarks section added
 - The ability to save age
 - Waiver of premium added
 - The ability to add owner and beneficiary information at time of submission
- Option to choose your exam provider
 - EMSI or Portamedic
- Medical records provided to GA on all cases
- e-Delivery of policy





Thank You!



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. Underwritten and issued by Banner Life Insurance Company, Rockville, MD. Not available in all states. Banner Life is not licensed in New York state and does not solicit business there.

Penn Term policy form #T-RC-IP/97. Underwritten and issued by William Penn Life Insurance Company of New York, Garden City, NY. Available only in New York state.

Premiums quoted include \$65 annual policy fee. Premiums are guaranteed to stay level for 10,15, 20 or 30 years, respectively, and increase annually after initial guaranteed period. Term policies can be issued in preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes.

Policies can be returned without obligation within 20 days of receipt in most states. Two-year contestability and suicide provisions apply. (11.09) LAA 1518 09-199