



New digital application platform

FAQs

Our new digital application is here. Simply drop a ticket to start the journey.

Legal & General America (LGA) is making it easier and faster to protect more families while giving agents and their clients a better experience from start to finish. We've digitized our application journey and improved the underwriting process – which could mean faster completion and decisions made in real time.

Getting Started

When is a policy number assigned?

After submitting the ticket, a policy number* should be assigned to the client within a few minutes.

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

How can the agent tell the difference between a digital application and an AppAssist application?

We are working on different indicators/status for digital applications; the easiest way to differentiate is by the policy number: **Digital application** – '500000xxxx' **AppAssist** – '181xxxxxx'.

Does an agent need to be appointed before dropping a ticket?

Yes, the agent must be appointed with Banner Life for their clients to be eligible for the digital application.

Is a client email address required?

Yes, an email address is required in order to be eligible for the digital application.

Is the application available in a language other than English?

Our application is only available in English.

If a client starts the application, can they leave and pick up where they left off?

Yes, there is a save and exit option. They will need to re-verify their information if they decide to stop the application and come back at a later time.

How long is the digital application link active?

The link is active for 30 days.

What happens if the link expires and the applicant decides to move forward with the application?

The agent will need to drop a new ticket.

Getting Started (cont.)

Can the link be resent to the applicant?

The access to resend a link is available to anyone who can view the policy on the Partner Dashboard. Click into the policy and the option to resend the link is on the right-hand side.

If required, who orders exams, APSs and other reports?

The applicant will be able to schedule the exam once they have finished completing the application. LGA will order all APSs and other necessary requirements.

Is there an option to have the agent/agency conduct the interview?

Not currently, but there is a plan to build this as a future enhancement.

Can a policy be removed from the digital application platform?

No. If the applicant does not receive an instant approval, the policy will be underwritten within the platform.

Underwriting

What information is included in the Lexis Nexis score?

LexisNexis includes motor vehicle history, public record and financial information.

If the client gets an instant decision and places the case, will LGA order an APS post placement and possibly rescind the policy?

Exam-free cases may be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and for any material differences. Cases in which we discover any material differences will be addressed accordingly, including rescission if appropriate.

Is the information on the portal entered into the MIB? If so, how quickly is it added?

Yes, this information is entered at the time of final decision.

Communication

Is there an option to hold a case after a decision is made?

This is not currently available. However, there is a plan to build this as a future enhancement.

When will the general agency receive the application or case package notifications?

This is not currently available. However, there is a plan to build this as a future enhancement.

Communication (cont.)

What type of communications will be sent?

The applicant will receive:

- Initial email
- Email reminders will be sent on the 2nd, 4th, 7th, and 15th day if the application has not been completed
- Thank you for your application email
- Response to memo email (if needed)
- Edited application email (if needed)
- Decision email

The BMGA1 will be blind copied on the following applicant emails:

- Initial email
 - Day 15 reminder email
 - Response to memo (if any)
 - Decision email
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Vendors

What changes can we expect for third party vendor users?

There are currently no changes for users. Once the drop ticket is received it will be reviewed to determine if it qualifies for the digital application. If it does, then the link will be sent to the client.

iPipeline does not require an email address, what can the agent do?

The email address is a requirement to send the link. Please encourage the agents to get the client's email address and add it to the drop ticket.

Will LGA add in more vendors?

We are working on adding more vendors and additional functionalities.

**Find more information and resources on our
Digital Application Platform page by visiting
[www.lgamerica.com/advisor/marketing/
digital-application-platform](http://www.lgamerica.com/advisor/marketing/digital-application-platform)**



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