

# Introducing the Advisor App

May 2021

# Direct Link Access to Advisor App



# Direct Link for Advisor App



## Enables advisors to:

- Maintain total control over the application process — beginning to end
- Reduce application completion time
- Take advantage of all the benefits of our automated underwriting platform
  - Faster cycle times
  - Potential for instant decisions
  - Exam-free underwriting opportunities
- Avoids NIGO applications
- Avoid using Usernames and Passwords to access applications
  - Does not require the advisor to register for our Partner Dashboard
- Easily accessible from the cover sheet of the PDF application
  - Does not require API integration, XML submission or Partner Dashboard
- Provides the advisor with a link so that the application can be revisited at a later time and completed

- **Note:** The advisor must be registered with LGA to use the Advisor App (have an advisor code and be in the LGA advisor database)

# Direct Link – Access from Cover Sheet



- You can access the **Advisor App** from the cover sheet in the blue box.



Try our **NEW** digital advisor app

**Avoid time consuming paper applications with our 'easy to use' Advisor App**

**Enables advisors to:**

- Complete a digital application with clients
- Maintain total control over the application process – beginning to end
- Reduce application completion time
- Take advantage of all the benefits of automated underwriting
  - Faster cycle times
  - Instant decisions
  - Exam-free underwriting opportunities
- Experience greater flexibility
- Avoid using Usernames and Passwords to access applications

**Click here to access our new Advisor App. Try it and you will never go back to paper again!**

You can also use our **Partner Dashboard** to access the Advisor App.

If you're already set up to do business with us, log in to **Partner Dashboard** now. From the 'My Business List,' select 'Start Application' to begin a new application for your client.

[Log in now to get started >](#)

Questions? Contact your BGA for more information.



**Digital Platform Key Benefits**

**Improved Client Experience**

- ✓ Online, mobile-friendly application
- ✓ Streamlined application questions reduce time and effort
- ✓ Clients can schedule a phone interview if they need help

**Faster Decisions**

- ✓ Reduced need to order exams/labs for eligible applicants
- ✓ Approvals or the need for medical evidence determined in real-time during the application process

**Better Case Management**

- ✓ Case status feeds and document download
- ✓ Reduced cycle time
- ✓ In-good-order applications

Learn more at [lgamerica.com/digitalapp](http://lgamerica.com/digitalapp)

# Direct Link – Advisor Information Screen



Cancel

Application Information ^

- Advisor Information**
- Additional Information
- Client Information
- Product Information
- Advisor Attestation
- Continue Application

Your Policy v

About You v

Health History v

## Advisor Information

In order to proceed with this application, you must provide the **advisor code** and the **last 4 digits of SSN**. The code must be licensed in both the policy owner's and the policy insured's state (if they are different). The advisor must also be contracted with Banner Life.

GA Code	GA Name	Communication Email ?
xxxx	xxxx	xx@xx.com

**Please enter the below information for each advisor.**  
Note: If your aren't appointed and/or contracted with us, Please email us at [Agentlicensing@bannerlife.com](mailto:Agentlicensing@bannerlife.com) or contact us by phone at 1-888-585-9198 ext. 4163

Primary Advisor Code ?	SSN/TID	NPN ?
<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	Split %
<input type="text"/>	<input type="text"/>	<input type="text" value="100%"/>

[+ Add Advisor](#)

**Case Notification (Optional)**

Email Address

• When the advisor clicks on the direct link in the cover sheet, he/she will be taken to the **Advisor Information** screen

# Direct Link – Advisor Information Screen



## Advisor Information

In order to proceed with this application, you must provide the **advisor code** and the **last 4 digits of SSN**. The code must be licensed in both the policy owner's and the policy insured's state (if they are different). The advisor must also be contracted with Banner Life.

GA Code

[Redacted]

GA Name

[Redacted]

Communication Email ?

[Redacted]

Please enter the below information for each advisor.

Note: If you aren't appointed and/or contracted with us, Please email us at [Agentlicensing@bannerlife.com](mailto:Agentlicensing@bannerlife.com) or contact us by phone at 1-888-9198 ext. 4163

Primary Advisor Code ?

[Redacted]

SSN/TID

[Redacted]

NPN ?

[Redacted]

First Name

[Redacted]

Last Name

[Redacted]

Split %

100%

+ Add Advisor

Case Notification (Optional)

Email Address

[Redacted]

- Advisor provides the **Advisor Code** and last 4 digit of SSN
- Advisor details will populate once **Advisor Code** is entered

- Data is automatically collected and populated
- NPN will be disabled

# Direct Link – Advisor Information Screen



Additional Advisor Code <sup>?</sup> SSN/TID NPN <sup>?</sup>

ⓘ The advisor code or the SSN you provided could not be located, please check and retry.

First Name Last Name Split %

[+ Add Advisor](#) [Remove](#)

**Case Notification (Optional)**

Email Address

[Next >](#)

• Validation error message will be displayed if SSN and **Advisor Code** are not matching

# Direct Link – Client Information Screen



- Once advisor validation is completed, the advisor will be navigated to the **Client Information** screen

- Once the **Client Information** screen is completed, the advisor clicks here to move to the next screen

# Direct Link – Product Information Screen



Legal & General

Cancel

Application Information

- Advisor Information
- Client Information
- Product Information**
- Advisor Attestation
- Continue Application

Your Policy

About You

Health History

### Product Information

Please review and confirm your selections below for additional coverage options  
All fields below are required. Please review and fill out any missing information

Product	Purpose of Insurance	Coverage Amount
--Select--	--Select--	\$
Underwriting Class	Table Rating	Billing Frequency
--Select--	--Select--	Monthly
Term Riders		
10 years	15 years	20 years
\$	\$	\$
Child Rider		
<input type="radio"/> \$5,000	<input type="radio"/> \$10,000	<input checked="" type="radio"/> Not Interested
Waiver of Premium		
<input type="radio"/> Add Coverage	<input checked="" type="radio"/> Not Interested	
Temporary Insurance Coverage		
<input type="radio"/> Add Coverage	<input checked="" type="radio"/> Not Interested	

Premium Amount \$--.--

Next >

• Advisor fills out the product information

# Direct Link – Advisor Attestation Screen



Cancel

- Application Information ^
- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- Advisor Attestation**
- Continue Application
- Your Policy v
- About You v
- Health History v

## Advisor Attestation

We will rely on information provided by you. The answers to the questions you ask and collect from your client will be the basis for us to issue a life insurance policy. The answers provided to us will be made a part of the policy. Every answer you provide to us must be truthful, complete and accurate to the best of your knowledge. As an advisor, your responsibilities include, but are not limited to:

- Ensuring your client does not require a translator.
- Asking all questions exactly as presented, including scenarios where gender specific conditions must be asked to all clients.
- Making us aware of any information that would adversely affect your client's eligibility, acceptability, or insurability.
- Asking your client, the appropriate questions to ensure that the product, with the length and amount of coverage being applied for, is in the best interest of, and suitable for, your client.
- Ensuring you are a licensed life insurance agent in the state where your client lives. If you are not currently appointed, you will get appointed before the policy is finalized.
- Providing complete and accurate information in a timely manner, including all required forms (including any required notices)

**By clicking the blue button below, you agree that:**

You will work with your client to ensure that accurate and honest information is provided. You understand that if the wrong information is received, your client could miss out on coverage benefits.

You authorize Legal & General America to obtain any necessary administrative information order to complete this life insurance application. You understand that any information needed from your client requiring action and/or advice from a licensed life insurance agent will be referred to you for before the application can be completed.

I Agree >

Need Help?

- Advisor reviews attestation screen and clicks I Agree

# Direct Link – Continue Application Screen



Legal & General

Application Information

- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- ✓ Advisor Attestation
- ✓ Continue Application

Your Policy

About You

Health History

## Application for DARCY Burge!

You can complete the entire application with your client or click "Save and Exit" to send to the client to complete

**Digital Application:**  
Quick, easy and most advisors are able to complete within 20-30 minutes.

**Save and Exit:**  
Gives you the option to send the application to your client or schedule an AppAssist appointment.

**Terms and Conditions**  
Before you can complete the "Health History section", DARCY must authorize the Terms and Conditions.

Continue Application

Save and Exit

- Once the advisor agrees to the attestation, the advisor can elect to **Continue Application** or **Save and Exit** to send to the client to complete

Need Help?

# Direct Link – Verify Your Email



The screenshot shows the Legal & General application interface. On the left, there is a sidebar with 'Application Information' expanded, showing 'Advisor Information', 'Client Information', 'Product Information', and 'Advisor Attestation' with green checkmarks. Below this are 'Continue Application', 'Your Policy', and 'About You'. The main content area has a blue header with the text 'You can click' and 'client or complete'. A white pop-up window titled 'Verify Your Email' is centered on the screen. The pop-up contains the following text: 'Step 1', 'We need your email address so we can send you the application link for you to come back to finish it when you're ready.', 'For security purposes, we'll email you a one-time passcode need so we can verify your email address. If we can't verify your email, you will not be able to not relaunch the application.', and 'This verification process will only be required once.' Below the text is a text input field labeled 'Your valid email address'. At the bottom of the pop-up are three buttons: 'Next >', 'Schedule Interview or Send to Client' (highlighted in blue), and 'Cancel'. A 'Save and Exit' button is visible in the top right corner of the application window. A 'Continue Application >' button is at the bottom center of the main interface. A 'Need Help?' link is at the bottom left.

- A pop window will show asking for email verification as **Step 1**. Please note that verification is needed for the advisor to relaunch the application later

- Should the advisor opt to not verify email, he/she will have the option to send to client to complete later by clicking **Schedule Interview or Send to Client** button instead

# Direct Link – Verify Your Email



- **Next** button will be enabled once valid email address is provided
- On clicking the next button, advisor will receive an email with a One Time Password (OTP) for verification

- Should the advisor opt to not complete the authentication code process, he/she can opt to **Schedule Interview or Send to Client** to complete later. Without authentication, the advisor will not be able to login back into the direct link app. The journey will end there.

# Direct Link – Verification Email



Reply Reply All Forward IM



Legal & General America | Banner Life <OnlineApp@LGAMERICA.COM>

Access your client's life insurance application

If there are problems with how this message is displayed, click here to view it in a web browser.



Hi ,

Your authentication code is ready and will be valid for the next 10 minutes:

192644

Thanks,

Customer Support

Legal & General America  
1-855-914-9115  
9:00am to 10:00pm EST, Monday-Friday

[OnlineApp@lgamerica.com](mailto:OnlineApp@lgamerica.com)

- A verification email will be sent to the advisor with the authentication code.

# Direct Link – Verify Your Email



- After the **Step 1** popup, the advisor will be prompted in the **Step 2** popup to enter the authentication code/one-time password (OTP) from the email.

- Once the advisor enters a valid OTP and clicks the **Next** button, the email address will be saved and the advisor will be navigated to the scheduler screen.

- Should the advisor opt to not complete the authentication code process, he/she can opt to **Schedule Interview or Send to Client** to complete later. Without authentication, the advisor will not be able to login back into the direct link app. The journey will end there.

Application for DARCY Burge!

You can complete the entire application with your client or click "Schedule Interview or Send to Client" to complete later.

Verify Your Email

Step 2

OTP

192644

Next > Schedule Interview or Send to Client Cancel

Terms and Conditions

Before you can complete the "Health History section", DARCY must authorize the Terms and Conditions.

Continue Application >

# Direct Link – Schedule Appointment



- Should the advisor opt to not complete the authentication code process and end the advisor journey, the advisor can click **Schedule** to schedule an interview

**Schedule** Confirmation

You can send the application to your client by selecting **Send to Client** and an email with link to the application will be sent to your client. Alternatively you can also schedule with one of our interviewers by selecting a date and time below.

Morning Afternoon Evening View All

Times are scheduled in the customer's timezone.

April 12 - April 17

MON	TUE	WED	THU	FRI	SAT
12	13	14	15	16	17
	07:30 AM				
	08:00 AM				
	08:30 AM				
	09:00 AM				
	09:30 AM				
Date	Time	CDT			

**Schedule** **Send to Client**

Need Help?

- Or click the **Send to Client** button to email a link to the client to complete the application on his/her own

# Direct Link – Schedule Appointment Screen



Application for DARCY burge!

You can complete the entire application with your client or click

Schedule Confirmation

DARCY burge will be scheduled to complete their application on **April 16, 2021 at 02:30 PM CDT**. One of our interviewers will call DARCY at 703-730-6998.

A notification will be sent with their confirmation details. If they have any questions or concerns about the application, they can call 1-855-914-9115 Monday through Friday 9 AM to 10 PM.

Confirm Cancel

Continue Application >

- Advisor will be prompted to **Confirm** the appointment
- The advisor journey ends

# Direct Link – Advisor Thank You



## Thank you

Thanks for choosing Legal & General America. We have received DARCY Burge's application 5100022980. We've sent you a link to continue the application later, if needed.

- Once the interview is confirmed, a thank you page will show for the advisor.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and D.C. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. 19-094

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# Direct Link – Client Thank You Email



Your Agent:  
Application ID:

Hi Darcy,

Thanks for choosing Legal & General America for your life insurance needs. We need to collect more information about you as the next step in securing your policy. A time has been scheduled for you to complete your application by phone with one of our representatives on 4/16/2021 at 02:30 PM.

Please authorize the terms and conditions, including our HIPAA disclosure before your scheduled call.

[Get Started](#)

Save 30 minutes or more by completing your application online now:

[Complete Application](#)

Your scheduled time will be canceled if you choose to submit your application online.

- A confirmation email will be sent to client with details. The advisor will be copied on this email too

# Direct Link – Advisor Confirmation Email



Reply Reply All Forward IM



Legal & General America | Banner Life <OnlineApp@LGAMERICA.COM>

Continue DARCY Burge's life insurance application | 5100022980

**i** If there are problems with how this message is displayed, click here to view it in a web browser.



Writing Agent: Louis Lopes  
Product: OPTerm 15  
Quoted Premium: \$18.49

Application ID: 5100022980

Hi Pinney Insurance Center,

DARCY Burge's life insurance application has been submitted for coverage amount for policy's term at the requested underwriting class, (Preferred).

You can now review your client's application and continue the journey by clicking the link below.

[Continue Application](#)

Thanks,

Customer Support

Legal & General America

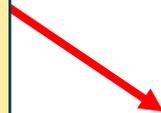
- The advisor will then receive a confirmation email with the client information and a link to Continue Application.



# Direct Link – Login Screen to Re-enter Application



- Upon clicking the **Continue Application** button in the email, the advisor will be directed to the Login screen shown here and prompted to enter advisor code and last four digits of SSN.



## Welcome!

Please provide the information below to login.

Agent Code

Last four of SSN 

Login



Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and D.C. William Penn products are available exclusively in New York; Banner does not solicit business there. The

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# Direct Link – Login Screen to Re-enter Application



## Welcome!

Please provide the information below to login.

ⓘ Login credentials are incorrect. Please try again.

Agent Code

X300827

Last four of SSN

1034

Login



- Should credentials be entered incorrectly, this screen will show.

# Direct Link – Authentication Code Email



 Legal & General America | Banner Life <OnlineApp@lgamerica.com>  
**EXTERNAL: Access your life insurance application**

 If there are problems with how this message is displayed, click here to view it in a web browser.

**CAUTION:** This email originated from outside of Legal & General America. Do not click links or open attachments unless you recognize the sender and know the sender is safe.

- Once credentials are verified by the system and the login is granted, an email will be sent to the advisor with another authentication code.



Hi ,

Your authentication code is ready and will be valid for the next 10 minutes:

**602774**

Thanks,

Customer Support

Legal & General America  
1-855-914-9115

# Direct Link – Verify Your Passcode Screen



- The Verify Your Passcode screen will show next, prompting the advisor to enter the authentication code from the advisor email. Once verified, the application can be re-entered and completed as needed.



Verify Your Passcode



An email message with a 6-digit verification code was just sent to:

X300827@agent.com

Enter Code

Didn't get a passcode?  
[Resend](#)

[Verify](#) >

For security reasons and to protect your account, please set up your authentication passcode. This code will expire in 10 minutes.

# Direct Link – Continue Application Screen



Legal & General

View T&C, HIPAA, and Honesty Statement

Application Information

- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- ✓ Advisor Attestation
- ✓ Continue Application

Your Policy

- ✓ Select rider
  - Owner
  - Existing insurance
  - Total amount of coverage
  - Payor
  - Secondary addressee
  - Primary beneficiaries
  - Contingent beneficiary

About You

Health History

Your Policy

About You

Health History

Would you like to add any additional coverage to your policy?  
(Please check all that apply)

*Please note, you can add either a Term Rider or a Child Rider.*

Term Rider  
*Term Riders can be stacked on top of your base term policy for 10, 15, or 20 years allowing you to customize your life insurance in a cost-effective way by providing additional coverage for a specified number of years to match your financial responsibilities.*

Child Rider  
*A Child Rider is an eligible child that is covered by your life insurance policy. Please keep in mind, this rider will not cover infants under 15 days old or children over the age of 18.*

No thanks, I don't want to customize my coverage.

Next

Need Help?

• Once login is successful, the advisor can continue the application, similar to the normal advisor application flow.

# Partner Dashboard Access to Advisor App



# Partner Dashboard for Advisor App



## Enables advisors to:

- Maintain total control over the application process — beginning to end
- Reduce application completion time
- Take advantage of all the benefits of our automated underwriting platform
  - Faster cycle times
  - Potential for instant decisions
  - Exam-free underwriting opportunities
- Easily accessible from the cover sheet of the PDF application
  - Does not require API integration, XML submission or Partner Dashboard
- Provides the advisor with a link so that the application can be revisited at a later time and completed

- **Note:** The advisor must be registered with LGA to use the Advisor App (have an advisor code and be in the LGA advisor database). They must also be registered to use the Partner Dashboard

# Partner Dashboard – Access from Cover Sheet



Try our  
**NEW**  
digital  
advisor app

**Avoid time consuming paper applications with our 'easy to use' Advisor App**

**Enables advisors to:**

- Complete a digital application with clients
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- Reduce application completion time
- Take advantage of all the benefits of automated underwriting
  - Faster cycle times
  - Instant decisions
  - Exam-free underwriting opportunities
- Experience greater flexibility
- Avoid using Usernames and Passwords to access applications

**Click here to access our new Advisor App. Try it and you will never go back to paper again!**

**You can also use our Partner Dashboard to access the Advisor App.**

If you're already set up to do business with us, log in to [Partner Dashboard](#) now. From the 'My Business List,' select 'Start Application' to begin a new application for your client.

[Log in now to get started >](#)

Questions? Contact your BGA for more information.



**Digital Platform Key Benefits**

**Improved Client Experience**

- ✓ Online, mobile-friendly application
- ✓ Streamlined application questions reduce time and effort
- ✓ Clients can schedule a phone interview if they need help

**Faster Decisions**

- ✓ Reduced need to order exams/labs for eligible applicants
- ✓ Approvals or the need for medical evidence determined in real-time during the application process

**Better Case Management**

- ✓ Case status feeds and document download
- ✓ Reduced cycle time
- ✓ In-good-order applications

**Learn more at**  
[lgamerica.com/digitalapp](http://lgamerica.com/digitalapp)

- Advisor can access the **Advisor App** from the cover sheet or start application in Partner Dashboard on the next slide

# Partner Dashboard – Need access?



## Tools for Financial Professionals



### Manage my Business

Log into our Partner Dashboard here.

GO NOW



### Run a Quote

Log into Web Quoting here.

GO NOW



### Get Marketing Material

Download free resources - no login needed.

GO NOW

WELCOME

🔒 Login

Email Address

Password

Register

Forgot password?

SIGN IN

- Not using Partner Dashboard? If you're already a licensed and appointed advisor with Legal & General America, you can register now at register now at <https://partner.lgamerica.com>. Click **Manage My Business** and then **Register**.

# Partner Dashboard – Starting Advisor App



- To start an application, go to Partner Dashboard and select “Start Application” in menu bar

The screenshot shows the Partner Dashboard interface. The top navigation bar includes the title 'PARTNER DASHBOARD', a user ID '0200000', a 'Select a broker' dropdown, and links for 'Partner Tools' and 'Banner Life'. The left sidebar menu contains the following items: Dashboard, My Business, Start Application (marked with a 'NEW' badge), My Business List, Requirements List, Latest Activity List, Reissue List, In Force List, My Uploaded Documents, Document Search, Illustrations, and Products. A red arrow points from the 'Start Application' menu item to the main content area. The main content area features a 'Low Term Rates' banner with a 'Learn More' button and a 'MARKETING LIBRARY' section with a 'GET STARTED' button. Below these is a 'MY BUSINESS LIST' section containing a table of application records.

Latest Activity ↓↑	Submitted/Effective	Company	Policy #	Type	Status	Application Method	Customer	Agent
12/29/2020 08:00 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Application Started	Online App	[REDACTED]	[REDACTED]
12/29/2020 07:20 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Application Started	Online App	[REDACTED]	[REDACTED]
12/29/2020 05:40 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Further Evidence Required	Online App	[REDACTED]	[REDACTED]
12/29/2020 05:40 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Application Started	Online App	[REDACTED]	[REDACTED]
12/29/2020 04:00 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Application Started	Online App	[REDACTED]	[REDACTED]
12/29/2020 03:00 AM	12/29/2020	BNR	[REDACTED]	Application	Pending - Application Started	Online App	[REDACTED]	[REDACTED]

# Partner Dashboard – Advisor App Landing Screen



- Advisor will be redirected to a landing screen with brief instructions and what to expect

Application Information ▾

Your Policy ▾

About You ▾

Health History ▾

## Start a new application for your client!

Our advisor experience gives you the opportunity to guide your client through every step of their life insurance application

**Application Information Section:**

You will need to complete the entire Application Information section before you can "Save and Exit".

**Save and Exit:**

Gives you the option to send the application to your client or schedule an AppAssist appointment.

**Digital Application:**

Quick, easy and most advisors are able to complete within 20-30 minutes.

**Here's some useful client information to have on hand:**

- Client's personal information including last 4 of SSN
- Driver's license information
- Medical information

Next >

# Partner Dashboard – Advisor Information Screen



Legal & General

Cancel

Application Information

- Advisor Information
- Client Information**
- Product Information
- Advisor Attestation
- Continue Application

Your Policy

About You

Health History

### Advisor Information

Please enter the below information for each advisor

GA Code: [Redacted]

GA Name: [Redacted]

Primary Advisor Code: [Redacted] NPN: [Redacted] SSN/TID: [Redacted]

First Name: [Redacted] Last Name: [Redacted] Split %: 100.00%

I am not contracted

+ Add Advisor

Case Notification (Optional)

Email Address: Test@lg.com

Next

• Advisor information will be pre-populated on this screen



# Partner Dashboard – Client Information Screen



Application Information ^

- ✓ Advisor Information
- ✓ Additional Information
- Client Information**
- Product Information
- Advisor Attestation
- Continue Application

Your Policy v

About You v

Health History v

### Client Information

Personal information of client is mandatory to get instant decision and SSN is mandatory to complete the ID verification and complete the application.

Please enter any missing information below:

Name

Darcy Middle Name (optional) Burge

Gender Date of Birth Last 4 digits of SSN ?

Female 01/04/1980 ssn

Address

1700 6TH PL NW

City State ? Zipcode

BIRMINGHAM California 35215

Email Address Confirm Email Address

user@example.com user@example.com

Phone Number Confirm Phone Number

703-730-6998 Mobile 703-730-6998

Next >

• After clicking next from the prior screen, the advisor will be prompted to complete client information



# Partner Dashboard – Client Information Screen Errors



Application Information

- ✓ Advisor Information
- ✓ Additional Information
- Client Information
- Product Information
- Advisor Attestation
- Continue Application

Your Policy

About You

Health History

## Client Information

Please enter any missing information below

Name  
[Redacted] Middle Name (optional) [Redacted]

Gender: Female Date of Birth: 01/04/2020  
Client must be over age 20 to apply for insurance.

State: Georgia Zipcode: 35215 Last 4 digits of SSN: 11  
Please enter your response in the correct format.

Email Address: [Redacted] Phone Number: [Redacted] Home

Next >

- DOB is validated for both minimum issue age and maximum issue age
- SSN is validated for valid input

# Partner Dashboard – Product Information Screen



Legal & General

Cancel

Application Information

- ✓ Advisor Information
- ✓ Additional Information
- ✓ Client Information
- Product Information**
- Advisor Attestation
- Continue Application

Your Policy

About You

Health History

### Product Information

Product: --Select--

Purpose of Insurance: --Select--

Coverage Amount: \$

Underwriting Class: --Select--

Billing Frequency: Monthly

**Term Riders**

10 years: \$

15 years: \$

20 years: \$

Child Rider

\$5,000  \$10,000  Not Interested

Waiver of Premium

Add Coverage  Not Interested

Temporary Insurance Coverage

Add Coverage  Not Interested

Premium Amount: \$--.--

Next

- Advisor fills out the product information and clicks the next button

# Partner Dashboard – Advisor Attestation Screen



Legal & General

Cancel

Application Information ^

- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- Advisor Attestation**
- Continue Application

Your Policy v

About You v

Health History v

## Advisor Attestation

By clicking the blue button below, I agree to the following:

I will work with my client to ensure that accurate and honest information is provided. I understand that if the wrong information is received, my client could miss out on coverage benefits.

I am a licensed life insurance agent in the state where my client lives; (2) the product, with the length and amount of coverage being applied for, is in the best interest of, and suitable for, my client; (3) the information provided is complete and accurate; (4) all required forms (including any required notices) have been completed and/or sent or will be provided in a timely manner to my client; (5) and if I am not currently appointed, I understand that I will need to be appointed before the policy is finalized, if applicable.

I authorize Legal & General America to obtain any necessary administrative information order to complete this life insurance application. I understand that any information needed from my client requiring action and/or advice from a licensed life insurance agent will be referred to me for before the application can be completed.

**I Agree** >

Need Help?

- Advisor is required to attest to the information included on the screen by selecting the “I Agree” button

# Partner Dashboard – Schedule for AppAssist (if ineligible to use digital app)



The screenshot displays the Partner Dashboard interface. On the left, there is a sidebar with the 'Legal & General' logo and a menu under 'Application Information' with items: Advisor Information, Client Information, Product Information, and Advisor Attestation, all marked with green checkmarks. Below these are sections for 'Your Policy', 'About You', and 'Health History'. The main content area features a blue header with the text 'Thank you for your client's application'. Below this, a message reads: 'Please schedule an appointment for your client to complete the application over the phone with one of our team members by selecting an appointment date and time below.' There are two input fields: a date field labeled 'mm/dd/yyyy' with a calendar icon, and a time selection dropdown labeled 'Select a time'. A prominent blue button labeled 'Schedule Appointment Now' with a right-pointing arrow is positioned below the date and time fields. A red arrow points from a yellow callout box to this button. In the top right corner of the dashboard, there is a 'Cancel' button.

- If the system check from advisor attestation determines that the client is not eligible for digital application (NY, Multiple Policies and Business Policies), the advisor can schedule an appointment to use AppAssist by clicking the **Schedule Appointment Now** button

# Partner Dashboard – Confirmation for AppAssist



The screenshot shows the Legal & General Partner Dashboard. On the left is a navigation menu with items: Application Information, Your Policy, About You, and Health History. The main content area displays a confirmation message titled "Scheduled for Interview". The message states that a client's appointment is scheduled for 12/30/2020 at 05.30 PM and that a confirmation notification has been sent. A "Cancel" button is located in the top right corner. A yellow callout box with a red arrow points to the appointment date and time in the message.

Legal & General

Cancel

Application Information

Your Policy

About You

Health History

### Scheduled for Interview

██████████'s appointment has been scheduled for 12/30/2020 at 05.30 PM. We'll do our best to call your client at the designated time but no later than two hours from the scheduled appointment. An appointment confirmation notification has been sent to your client.

You may now close this window

Need Help?

- AppAssist appointment date and time for the client is confirmed

# Partner Dashboard – Advisor Landing Screen



Application for DARCY BURGE!  
You can complete the entire application with your client or click "Save and Exit" to send to the client to complete

**Digital Application:**  
Quick, easy and most advisors are able to complete within 20-30 minutes.

**Save and Exit:**  
Gives you the option to send the application to your client or schedule an AppAssist appointment.

**Terms and Conditions**  
Before you can complete the "Health History section", DARCY must authorize the Terms and Conditions.

Continue Application >

Save and Exit

- If the system check from advisor attestation determines that the client is eligible, the advisor will have access to some or all (if provided client authorization) parts of the application

- The advisor can click **Continue Application** to have the agency continue with the Advisor App or click **Save and Exit** to schedule an interview as shown on the next slide

# Partner Dashboard – AppAssist Scheduler Screen



- After the advisor opts to submit a drop ticket, the scheduler screen will show. The advisor will then have these options:
  - Click “Schedule” to schedule for AppAssist
  - Click “Send to Client” for the client to complete at a later time
  - Click “Cancel” to continue the Advisor App journey

Schedule Confirmation

You can send the application to your client by selecting “Send to Client” and an email with link to the application will be sent to your client. Alternatively you can also schedule with one of our interviewers by selecting a date and time below.

Morning Afternoon Evening View All ↻

1 Times are scheduled in the customer's timezone.

March 15 - March 20 >

MON	TUE	WED	THU	FRI	SAT
15	16	17	18	19	20
07:30 AM					
08:00 AM					
08:30 AM					
09:00 AM					
09:30 AM					
Date	Time	CDT			

Schedule Send to Client Cancel

# Partner Dashboard – Client Information Screen



Legal & General

Save and Exit

Application Information

- Advisor Information
- Client Information
- Product Information
- Advisor Attestation
- Continue Application

Your Policy

About You

Health History

### Client Information

[Redacted] is interested in **\$100,000.00** of coverage for **10 years** at **\$9.43** bi-annually.  
[View quote details](#)

Name  
[Redacted] Middle Name (optional) [Redacted]

Gender: Female Date of Birth: 01/04/1980

Address  
Address Line 1  
Address Line 2 (optional)  
BIRMINGHAM Alabama 35215

Last 4 digits of SSN: [Redacted] Email Address: user@example.com

Phone Number: [Redacted] Home Secondary Phone Number: [Redacted] Home

[Start your application >](#)

- If the advisor opts to continue the Advisor App journey, this screen will provide a summary of information collected for the advisor to start the application.



# Partner Dashboard – Terms & Conditions and HIPAA Authorization Screen



Legal & General

Save and Exit

Application Information ^

- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- ✓ Advisor Attestation
- ✓ Continue Application

Your Policy v

About You v

Health History v

## Terms & Conditions and HIPAA Authorization

**i** In order to be able to answer health questions on behalf of your client, they will need to provide authorization for the Terms & Conditions and HIPAA as well as agree to an Honesty Statement. By selecting their contact preference and clicking the Send to client button below, you will be sending a link to the client where they can authorize the necessary Terms & Conditions. Once they do so, you will be able to complete the Health History section.

An email will be sent to your client with a link to authorize the Terms & Conditions and HIPAA authorizations. Would your client also like to receive the link to the Terms & Conditions and HIPAA authorization via text?

Yes

No

Send to client >

Need Help?

- This screen allows the advisor to send authorization to client. Once client provides authorization, the advisor will be able to complete app with the client
- **Timing:** The authorization is sent to the client immediately, but approval is dependent on how quickly the client signs the authorization

# Partner Dashboard – Summary Screen

## When client has not authorized their HIPAA



The screenshot displays the Partner Dashboard Summary Screen. At the top left is the Legal & General logo. Below it is a navigation menu with three items: 'Your Policy', 'About You', and 'Health History', each with a dropdown arrow. The main content area features a large blue banner with the text: '█ has not authorized their HIPAA. If you want to continue filling out the application, please have your client accept HIPAA in order to proceed. Otherwise, please send the client a link to complete the rest of the application.' Below this banner is a white button labeled 'Save and Exit'. Below the banner is a section titled 'Revisit █'s Application' with a lightbulb icon and the text: 'If you'd like to revisit any part of the application or make changes to it before the applicant signs, use the links below.' Below this text is a horizontal list of links: 'Your Policy', 'Other Insurance', 'Payor', and 'Secondary Addressee', each with a right-pointing chevron. At the bottom of the page is a cookie consent banner with the text: 'We use cookies to improve your experience by using analytics. By using this site, you consent to our use of cookies. To learn more, read our privacy policy under Information about Cookies.' and an 'Accept' button. In the top right corner of the dashboard, there is another 'Save and Exit' button.

• Until the client has authorized his/her HIPAA, the advisor can still re-enter and edit the application through My Business List but the journey will stop at this screen until authorization is given

• The advisor can click **Save and Exit** in the middle or top right to send the application to the client to complete or set up an AppAssist interview.

# Partner Dashboard – Summary Screen



- If the client has not signed the HIPAA authorization and the agent clicks **Save and Exit** on the prior screen, a pop-up scheduler will show so that the advisor can set up an AppAssist interview for the client

The screenshot displays the 'Schedule' screen of the AppAssist interface. At the top, there are tabs for 'Schedule' and 'Confirmation'. Below the tabs, a message states: 'Schedule a date and time for [redacted] to complete the application with one of our interviewers. An email with a link to the application will be sent to your client regardless of whether an interview is scheduled.' There are three buttons for time selection: 'Morning', 'Afternoon', and 'Evening', along with a 'View All' button and a refresh icon. A note indicates: 'Times are scheduled in the customer's timezone.' The main area features a calendar for 'October 19 - October 24'. The calendar shows days from Monday to Saturday. Time slots are listed for Friday (23) and Saturday (24): 07:30 AM, 08:00 AM, 08:30 AM, 09:00 AM, and 09:30 AM. At the bottom, there are 'Schedule' and 'Cancel' buttons, and a link: 'I'm not ready to schedule an interview'. A red arrow points from the 'Save and Exit' button on the previous screen to the 'Schedule' button on this screen.

MON	TUE	WED	THU	FRI	SAT
19	20	21	22	23	24
				07:30 AM	07:30 AM
				08:00 AM	08:00 AM
				08:30 AM	08:30 AM
				09:00 AM	09:00 AM
				09:30 AM	09:30 AM
Date			Time		CDT

# Partner Dashboard – Scheduler Confirmation



Legal & General

Save and Exit

Your Policy

- Select rider
- Existing insurance
- Total amount of coverage
- Payor
- Secondary addressee
- Primary beneficiaries
- Contingent beneficiary

About You

- Driver
- Citizen
- Birth
- Emp
- Occu
- Occu

Schedule Confirmation

██████ will be scheduled to complete their application on **October 23, 2020 at 07:30 AM CDT**. One of our interviewers will call ██████.

A notification will be sent with their confirmation details. If they have any questions or concerns about the application, they can call 1-855-914-9115 Monday through Friday 9 AM to 10 PM.

[I'm not ready to schedule an interview](#)

**Confirm** Cancel

PHONE NUMBER

Date I set Caan

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Accept

• The advisor will then need to **Confirm** the appointment time.

# Partner Dashboard – Health Page



Legal & General

Save and Exit

Your Policy

About You

Health History

AIDS/HIV

COVID-19

Weight

Height

Weight change

Primary physician

Last physician consulted

Last physical with blood test

Health Insurance

Prior app declined/modified

Parent lived to age 75 or +

Parent hereditary disorders

Parent heart or cancer

Siblings

Stroke, TIA, CAD, diabetes.

Next up, let's talk about your health.

We'll cover topics like doctor visits, family history, and any conditions that you've personally been diagnosed with.

Here's some helpful information to have on hand:

- Your doctors' contact information
- Health insurance information
- Family medical history

Next

Need Help?

We use cookies to improve your experience by using analytics. By using this site, you consent to our use of cookies. To learn more, read our [privacy policy](#) under Information about Cookies.

Accept

• As long as the client has provided authorization, the advisor can then access and complete health information

# Partner Dashboard – Summary page



The screenshot shows the Partner Dashboard Summary page. At the top left is the Legal & General logo. In the top right corner, there is a "Save and Exit" button. On the left side, there is a navigation menu with three items: "Your Policy", "About You", and "Health History", each with a dropdown arrow. The main content area has a blue header with the text: "[Redacted] needs to review and sign the application". Below this, there is a paragraph: "Your client needs to review and sign the application. Changes may be made as needed. Please 'Send for signature' to send a link to review and sign their application." Another paragraph follows: "An Exam with labs will be ordered for your client as soon as we receive the signed application. To prevent any delay or the chance of your client's application from expiring, please ensure your client promptly reviews and signs the application." A white button labeled "Send for Signature" is centered below the text. A red arrow points from a yellow callout box to this button. Below the blue section, there is a white section titled "Revisit [Redacted]'s Application" with a lightbulb icon and the text: "If you'd like to revisit any part of the application or make changes to it before the applicant signs, use the links below." At the bottom of the page, there is a "Your Policy" link and a cookie consent banner that says: "We use cookies to improve your experience by using analytics. By using this site, you consent to our use of cookies. To learn more, read our privacy policy under information about Cookies." with an "Accept" button.

- Upon completion and review, the advisor can select the **Send for Signature** button so the client can sign the completed application.

**Thank You!**



**Questions? Contact us at  
salesupport@lgamerica.com.**