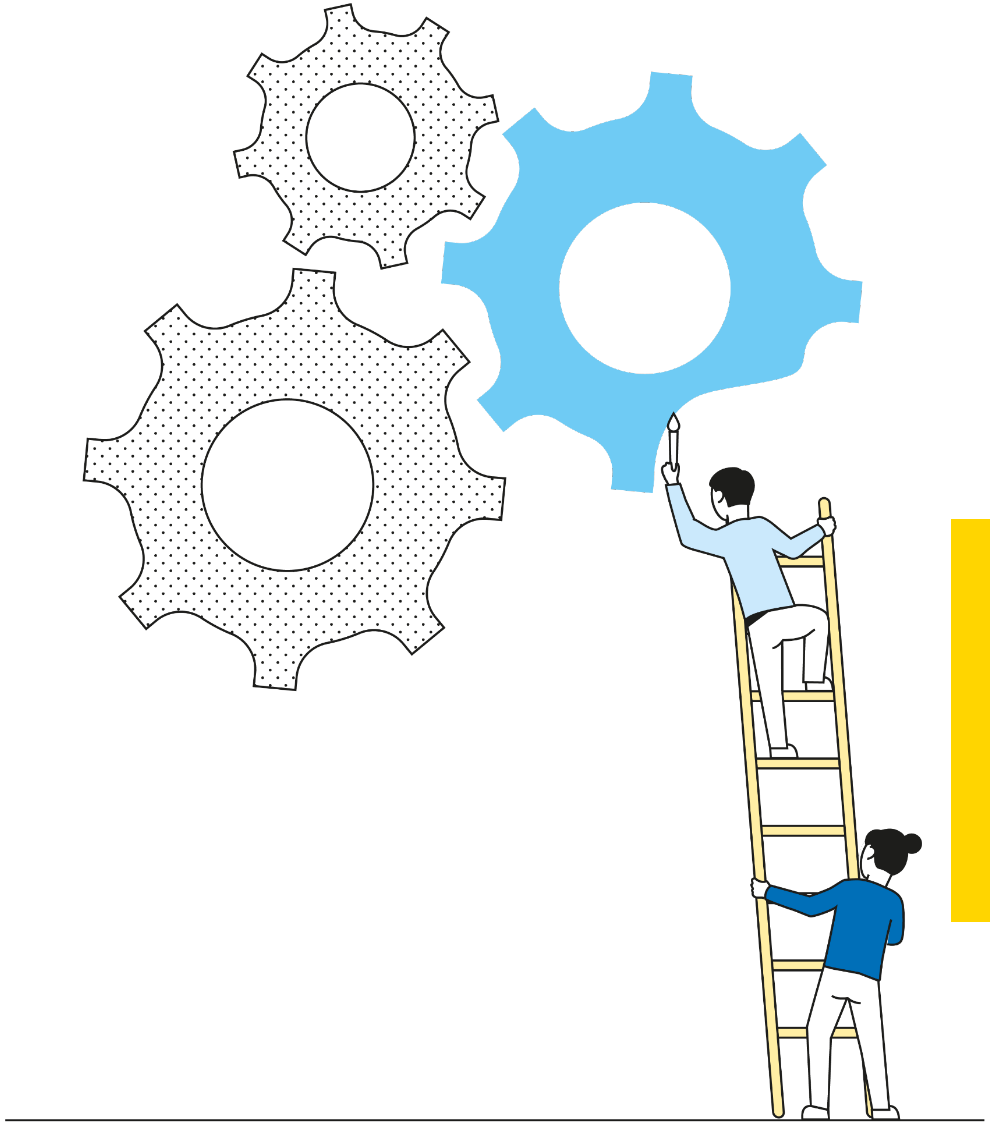


Introducing the Advisor App

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

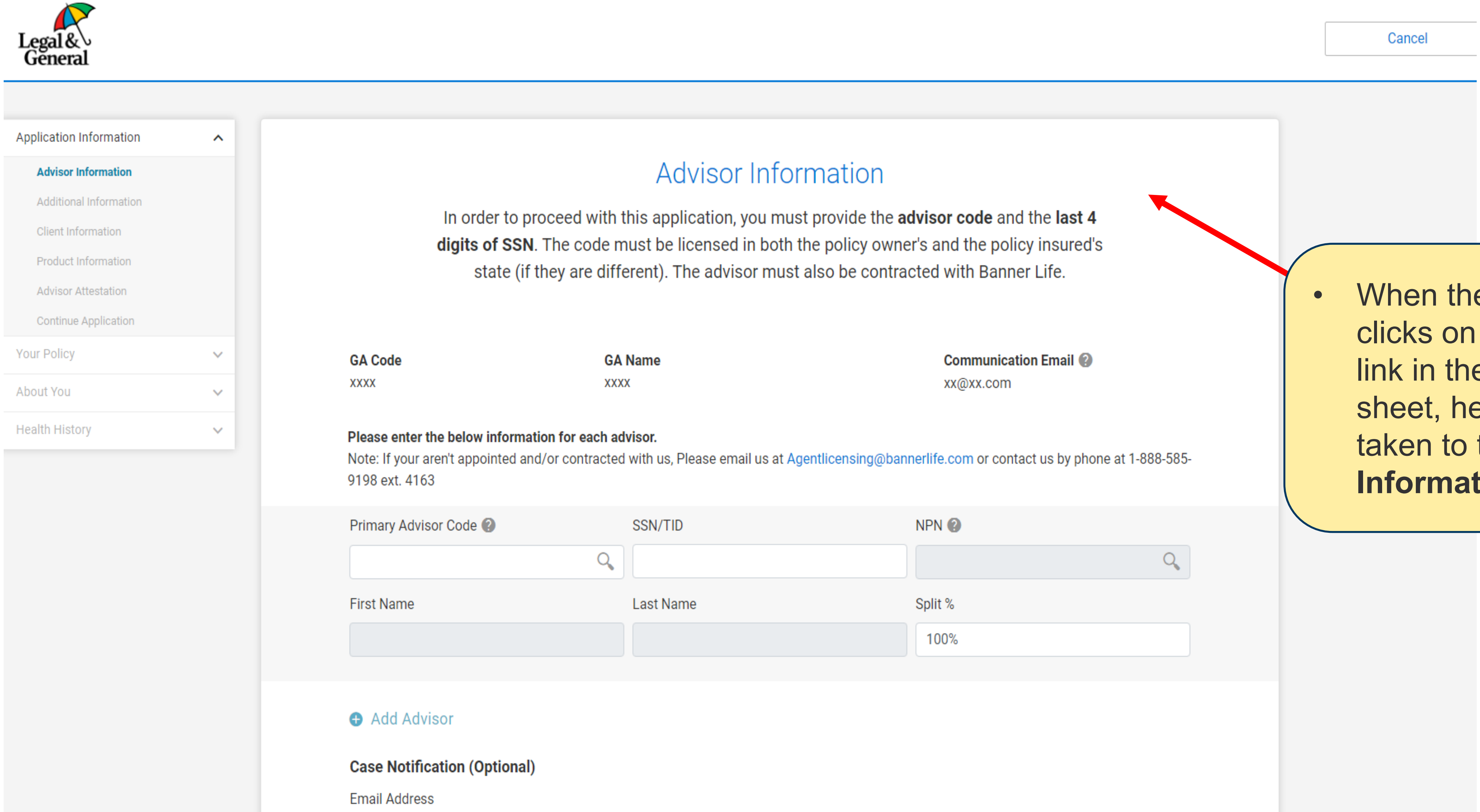
- ✓ Reduced need to order exams/ labs for eligible applicants
- ✓ Approvals or the need for medical evidence determined in real-time during the application process

Better Case Management

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

Learn more at lgamerica.com/digitalapp

Direct Link – Advisor Information Screen



- 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]

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

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 or contact us by phone at 1-888 9198 ext. 4163

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

Primary Advisor Code
[redacted]

SSN/TID
[redacted]

NPN
[redacted]

First Name
[redacted]

Last Name
[redacted]

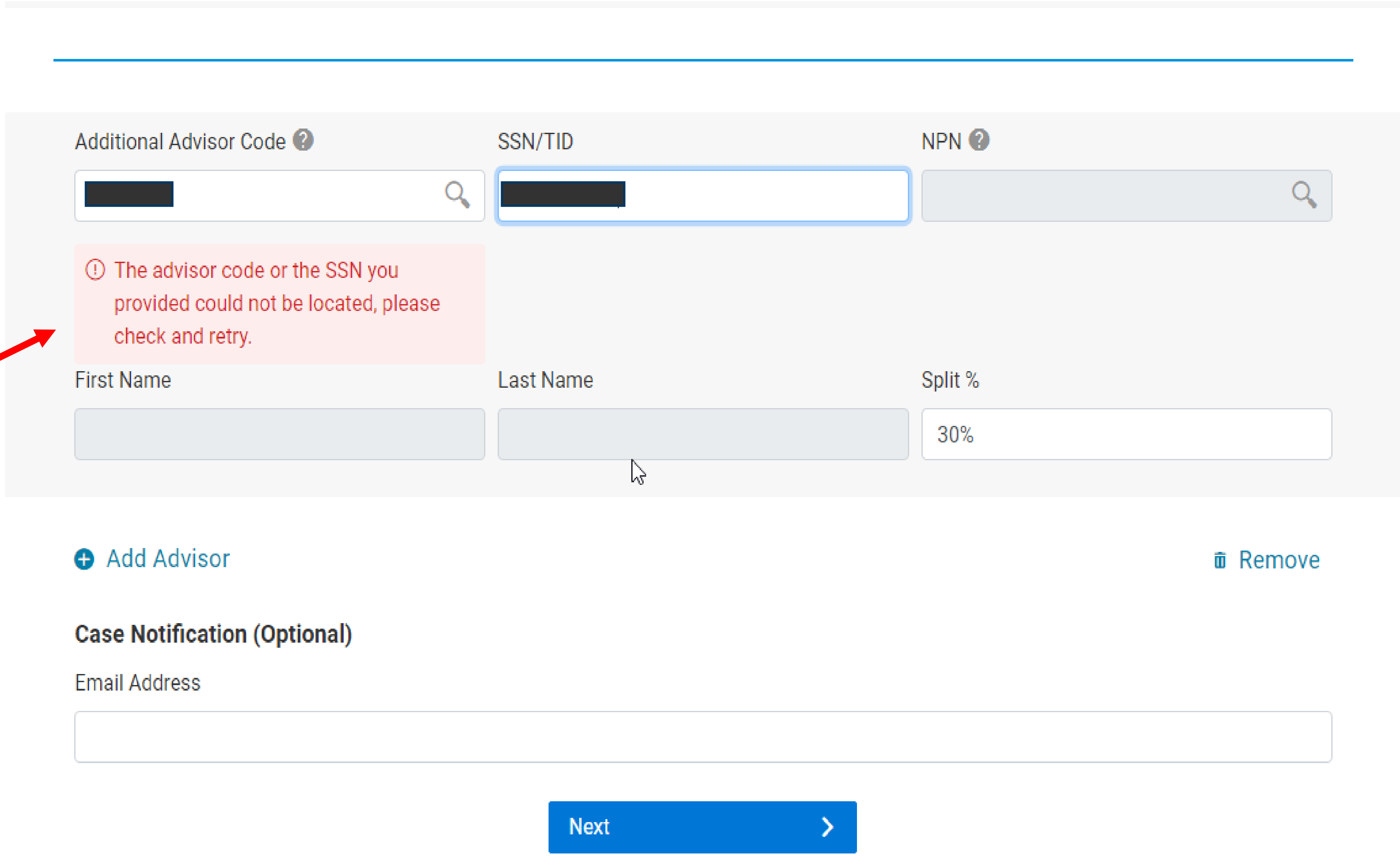
Split %
100%

Add Advisor

Case Notification (Optional)

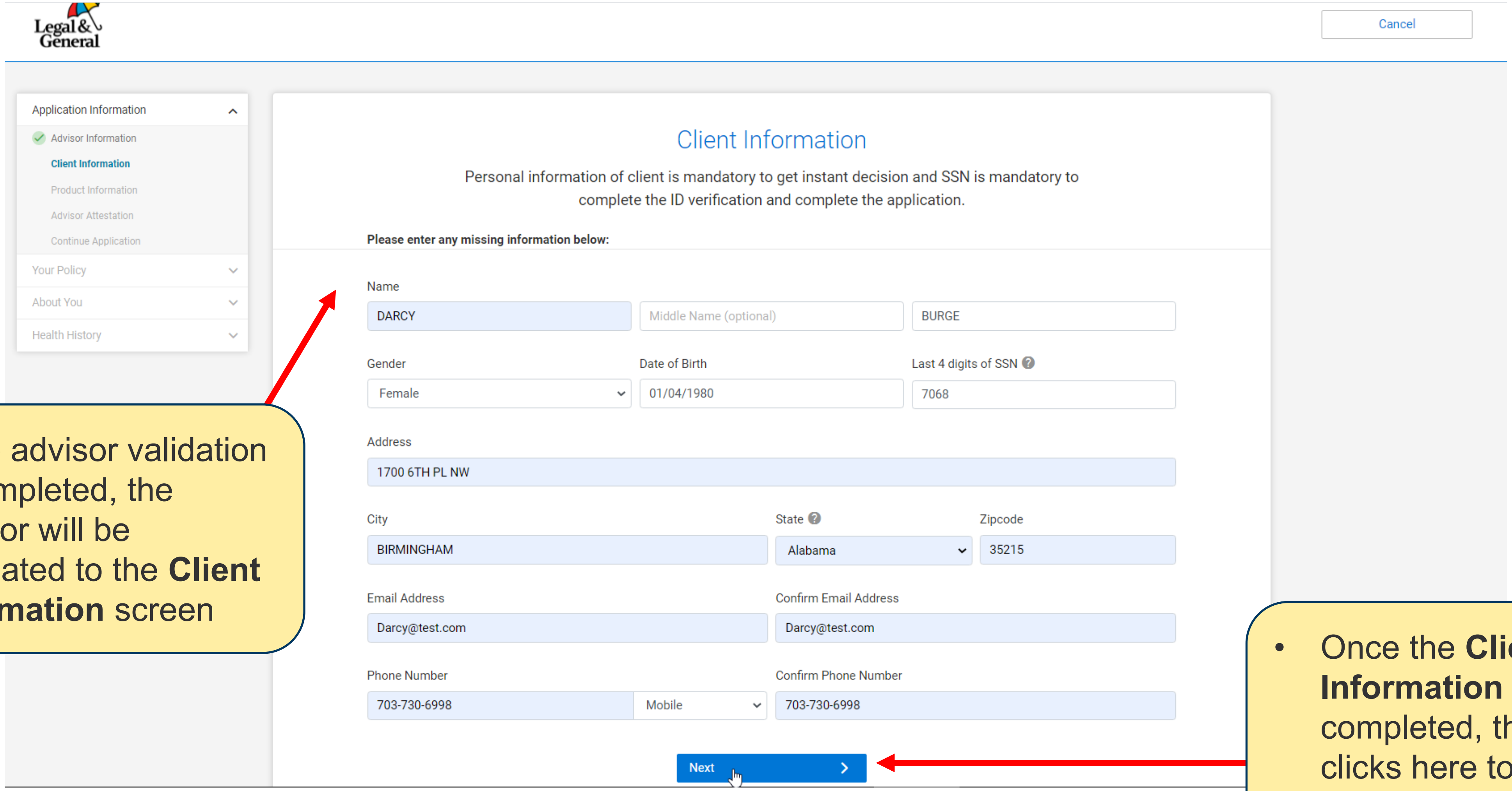
Email Address

Direct Link – Advisor Information Screen



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

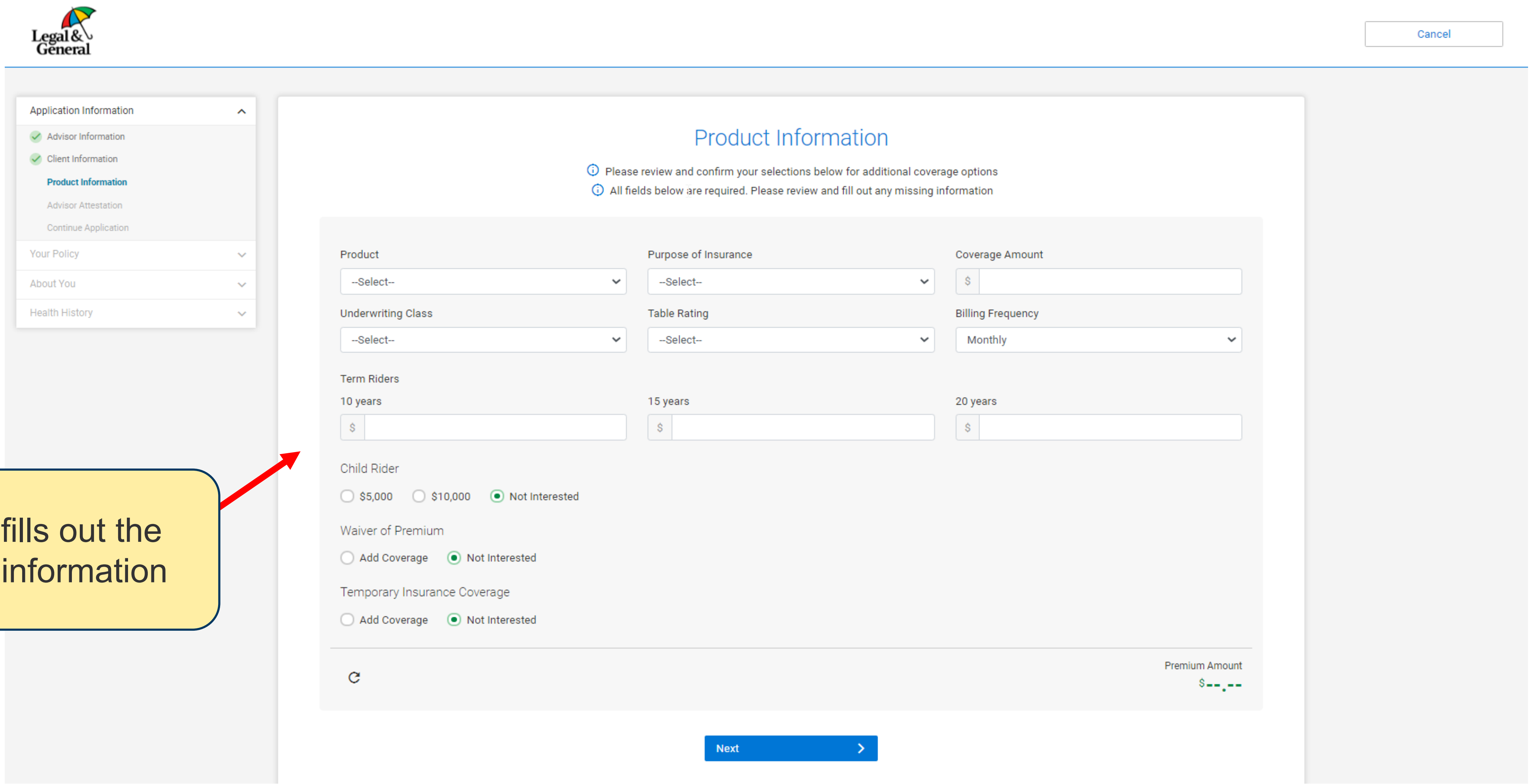
Direct Link – Client Information Screen



- 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



- 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

About You

Health History

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.

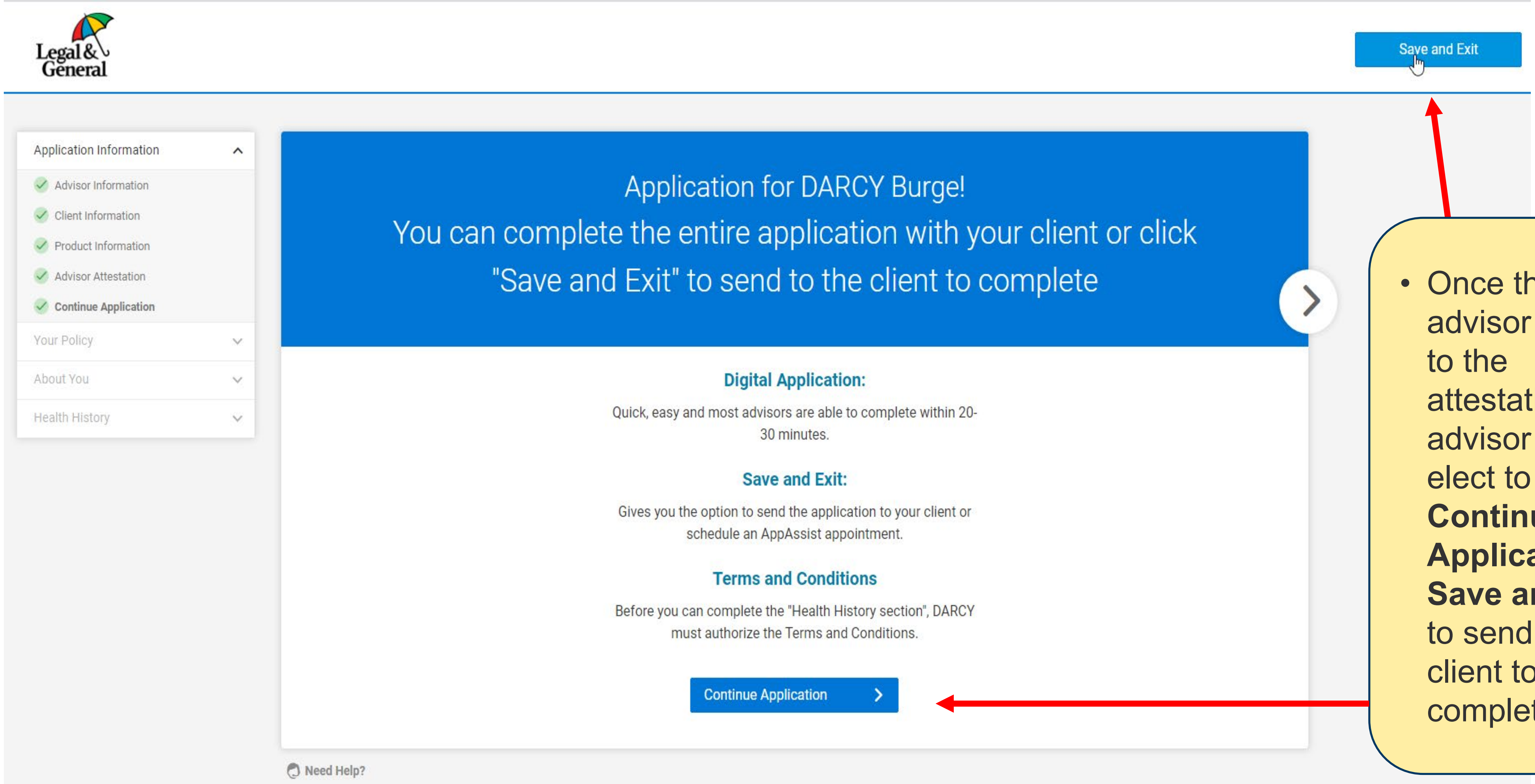
You authorize Legal & General America to obtain any necessary administrative information order to complete this life insurance application. You understand that any information needed from your client requiring action and/or advice from a licensed life insurance agent will be referred to you for before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

I Agree

Need Help?

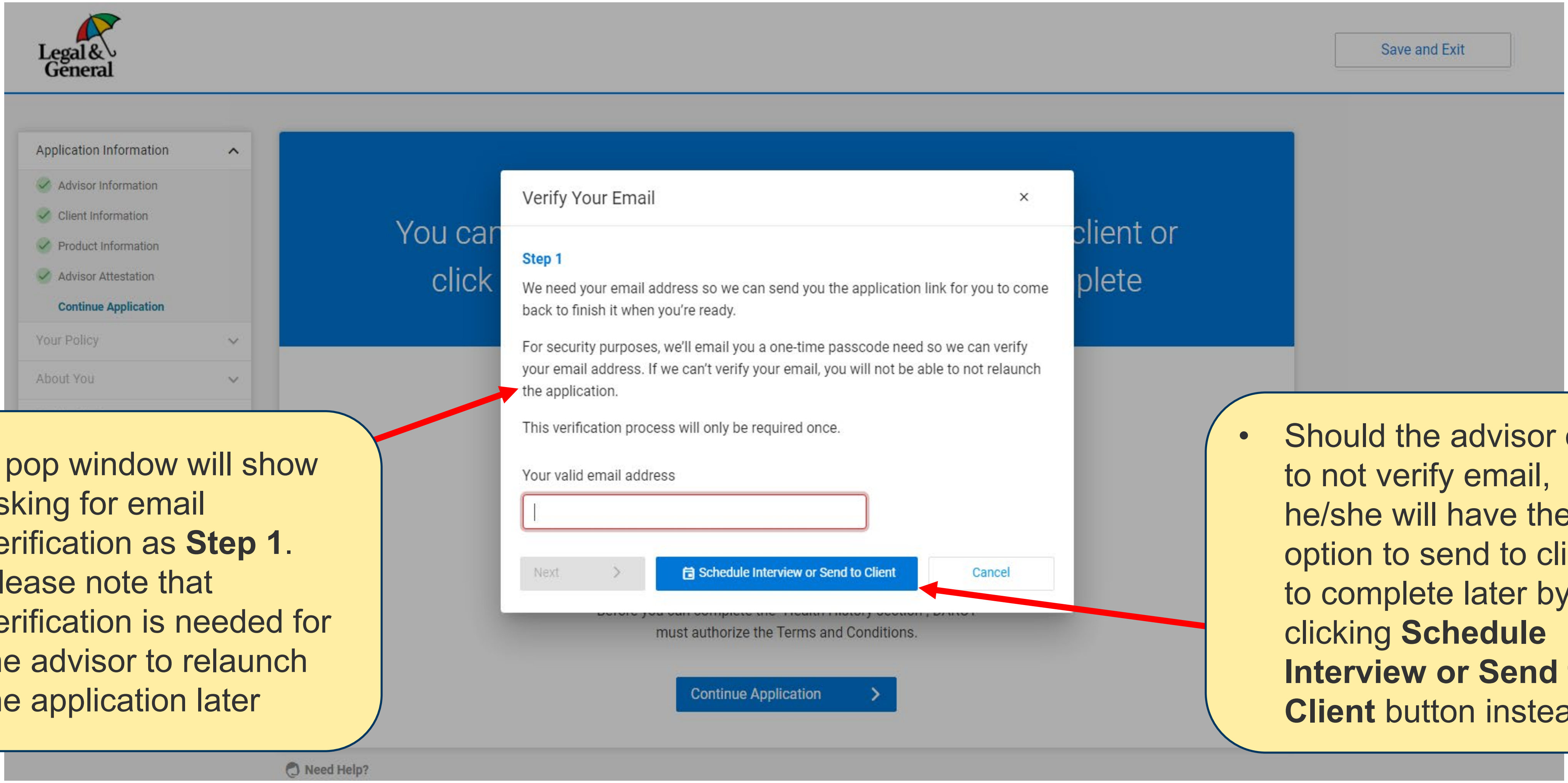
- Advisor reviews attestation screen and clicks I Agree

Direct Link – Continue Application Screen



- 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

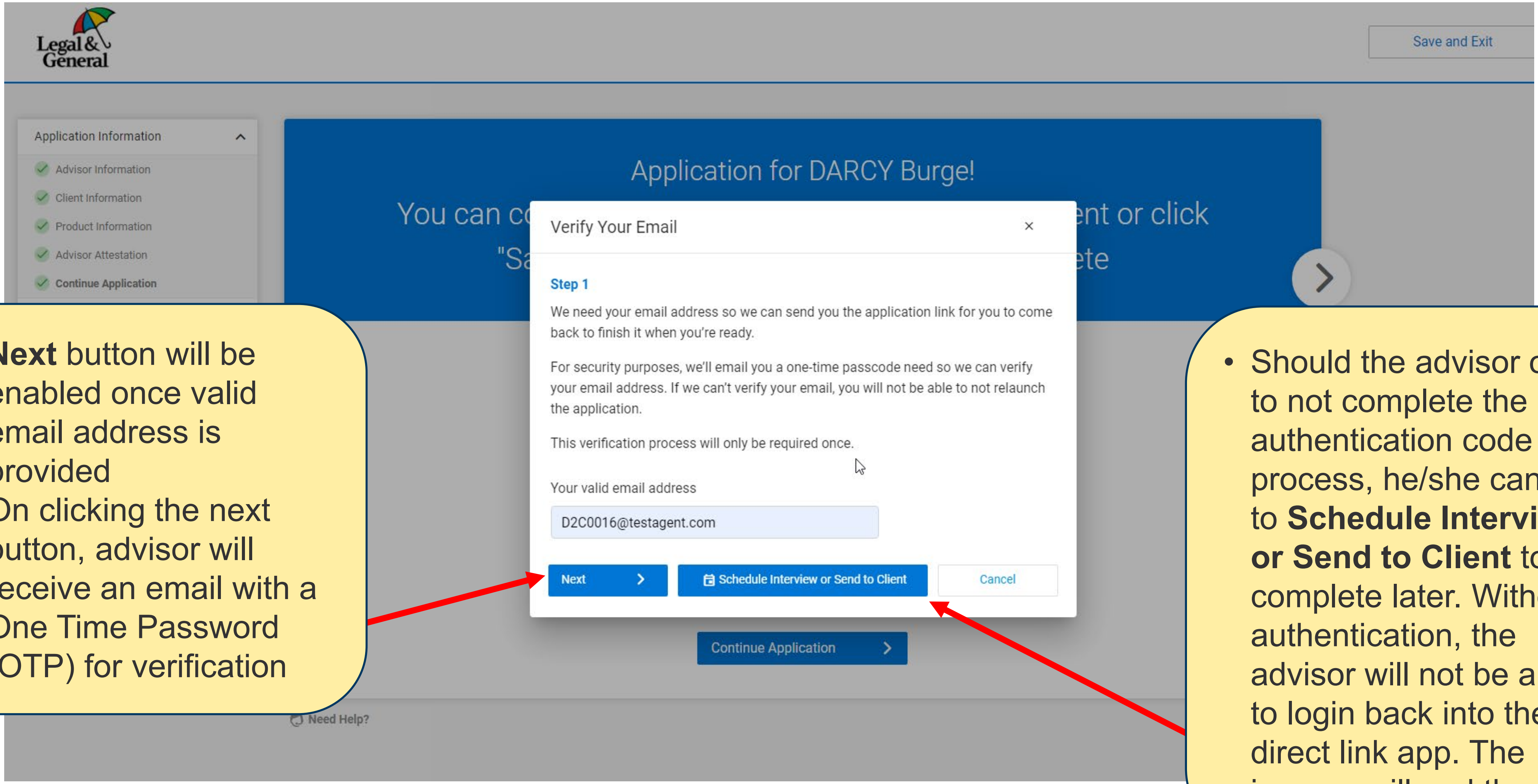
Direct Link – Verify Your Email



- 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

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

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.

Legal & General
BANNER LIFE

Hi ,

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

192644

Thanks,

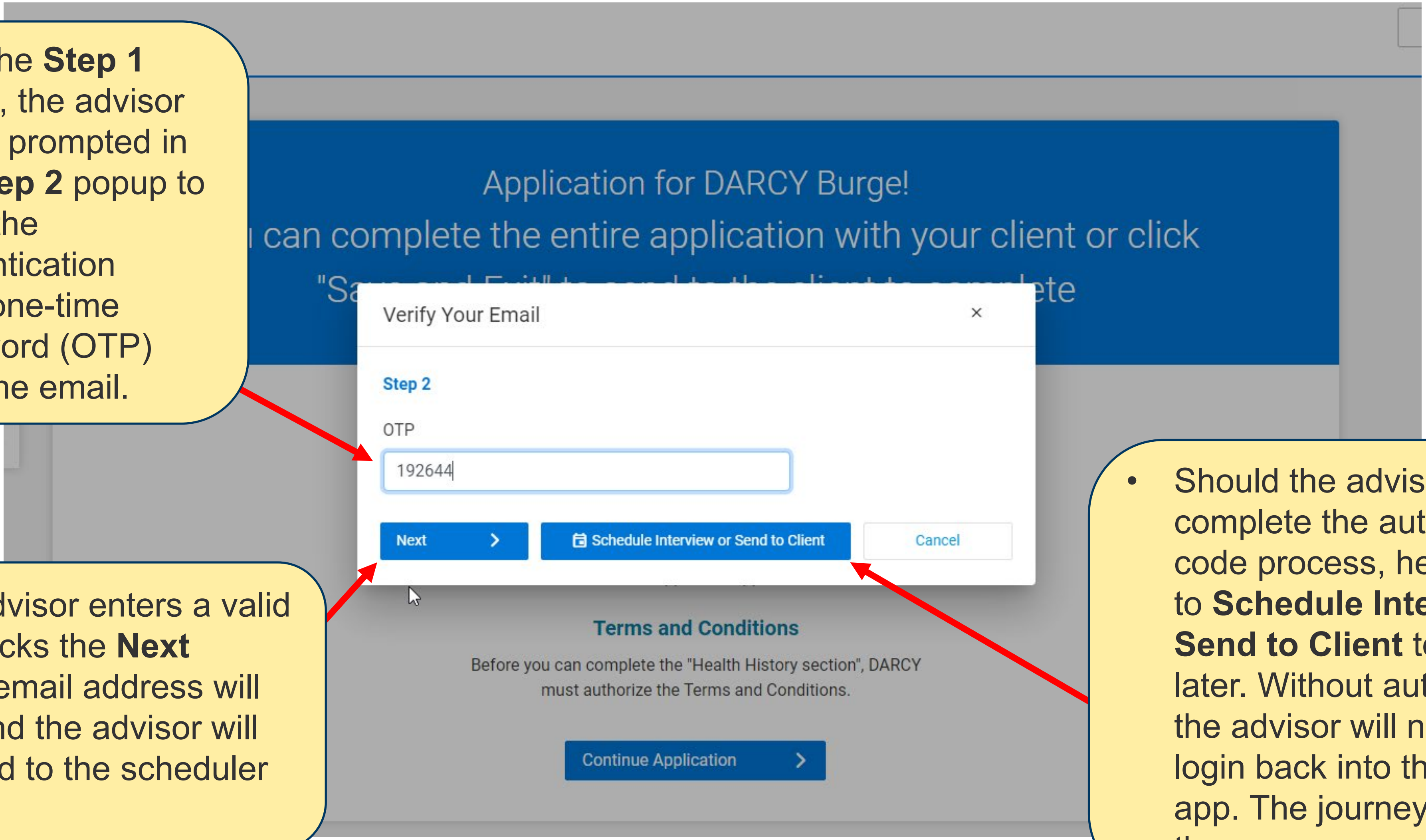
Customer Support

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

OnlineApp@lgamerica.com

Direct Link – Verify Your Email

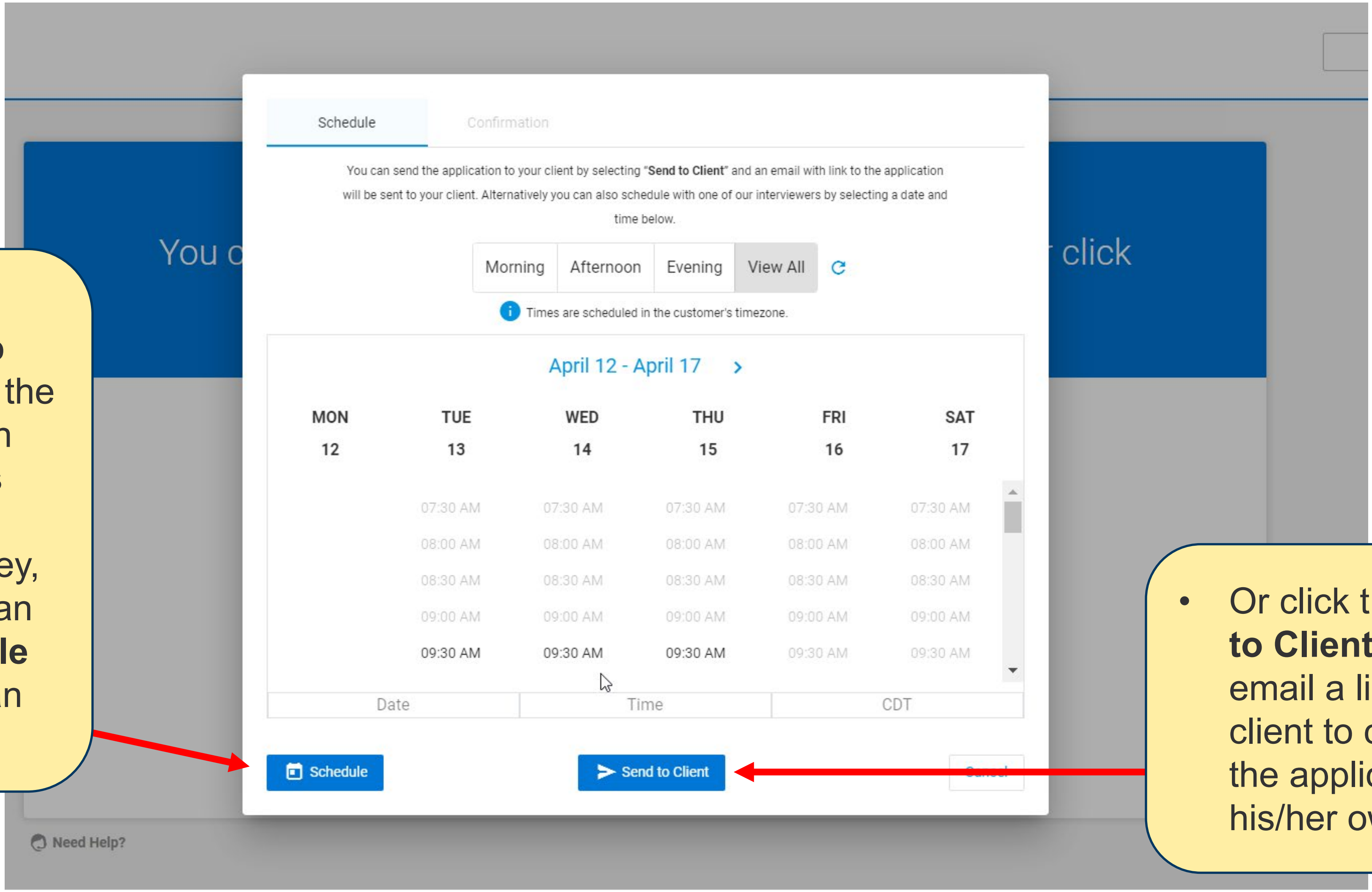
- After the **Step 1** popup, the advisor will be prompted in the **Step 2** popup to enter the authentication code/one-time password (OTP) from the email.



- 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.

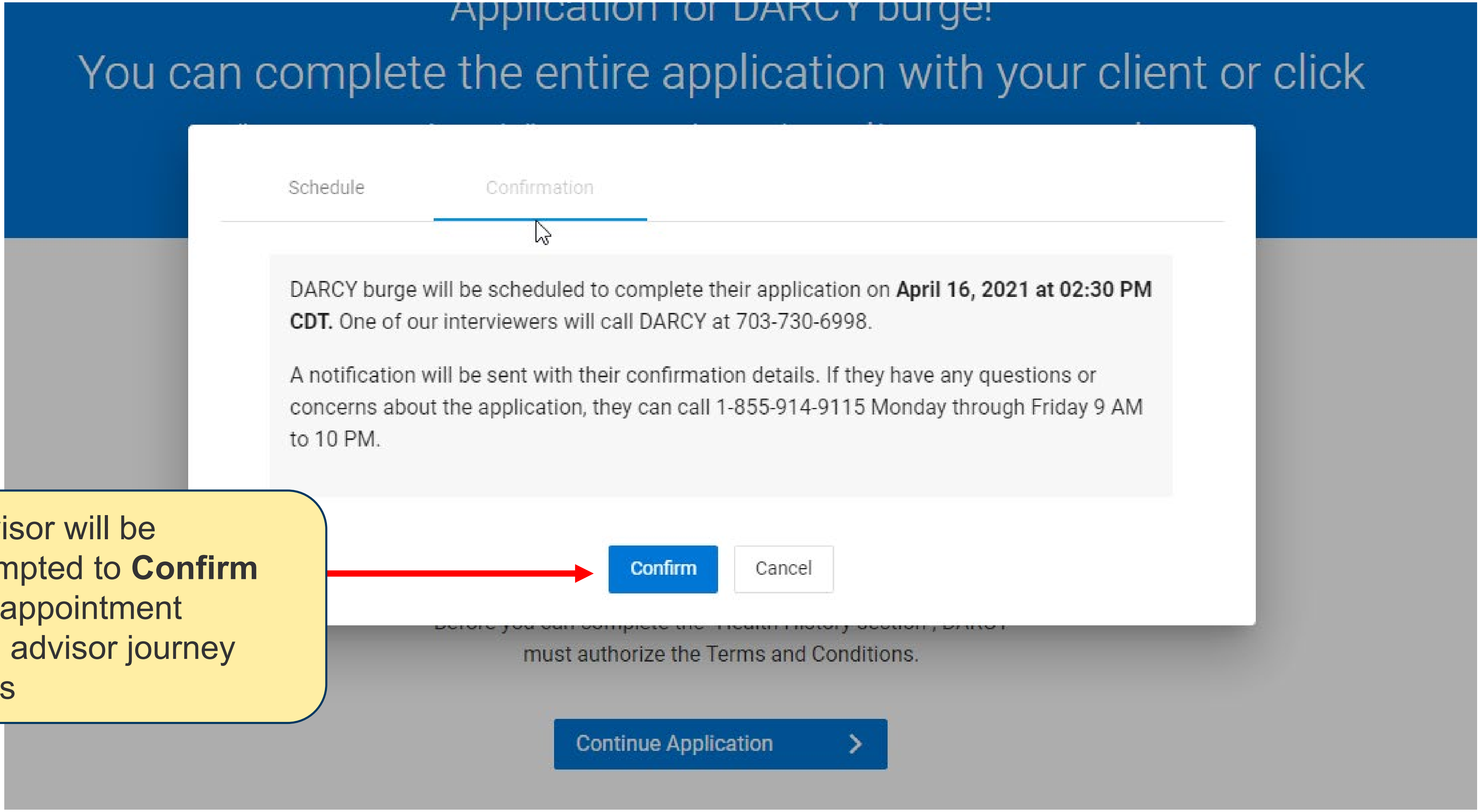
Direct Link – Schedule Appointment



- 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

- 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



- 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

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

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

Reply | Reply All | Forward | IM

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

Continue DARCY Burge's life insurance application | 5100022980

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

Legal & General
BANNER LIFE

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

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

Direct Link – Login Screen to Re-enter Application

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

Welcome!

Please provide the information below to login.

Login credentials are incorrect. Please try again.

Agent Code

X300827

Last four of SSN

1034

Login

Direct Link – Authentication Code Email

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

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 th
safe.

Legal & General
BANNER LIFE

Hi ,

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

602774

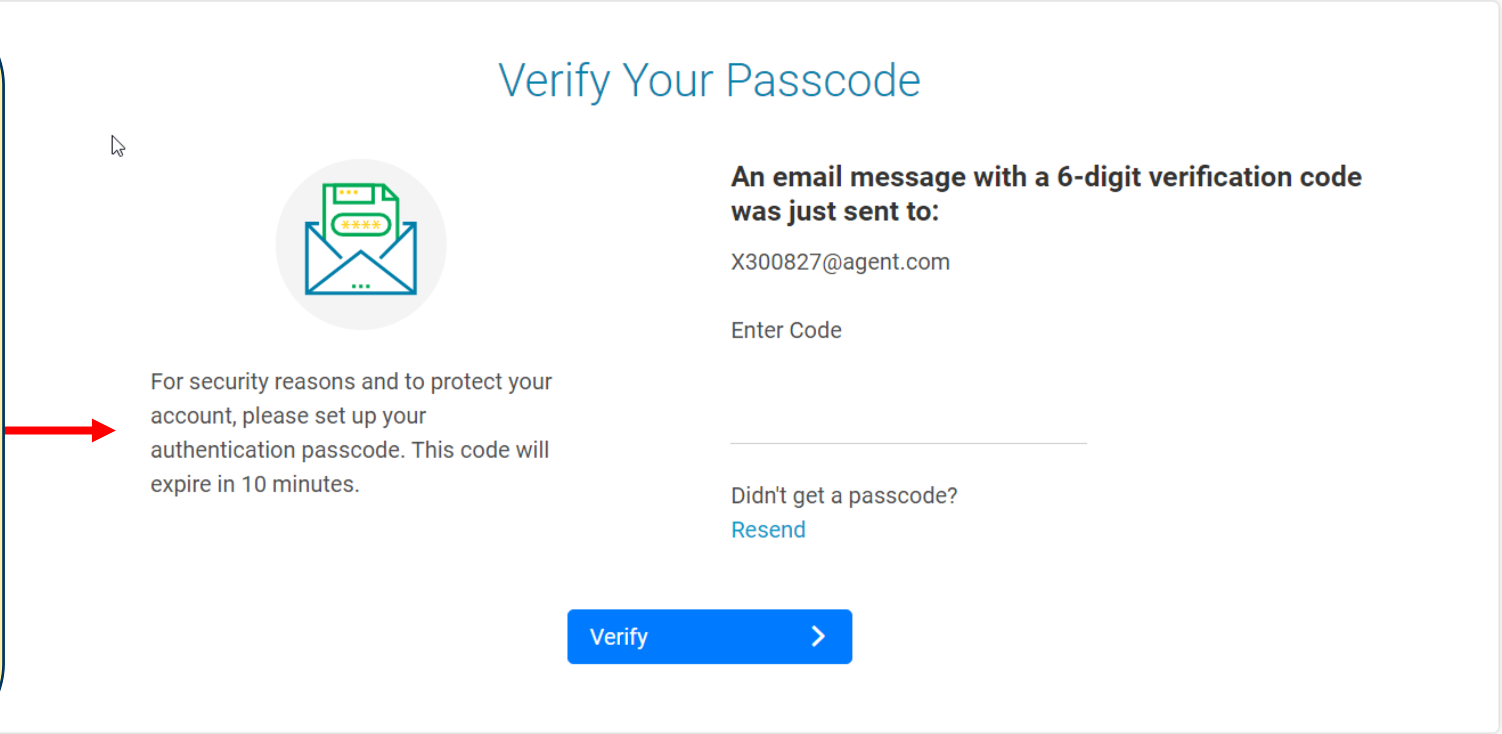
Thanks,

Customer Support

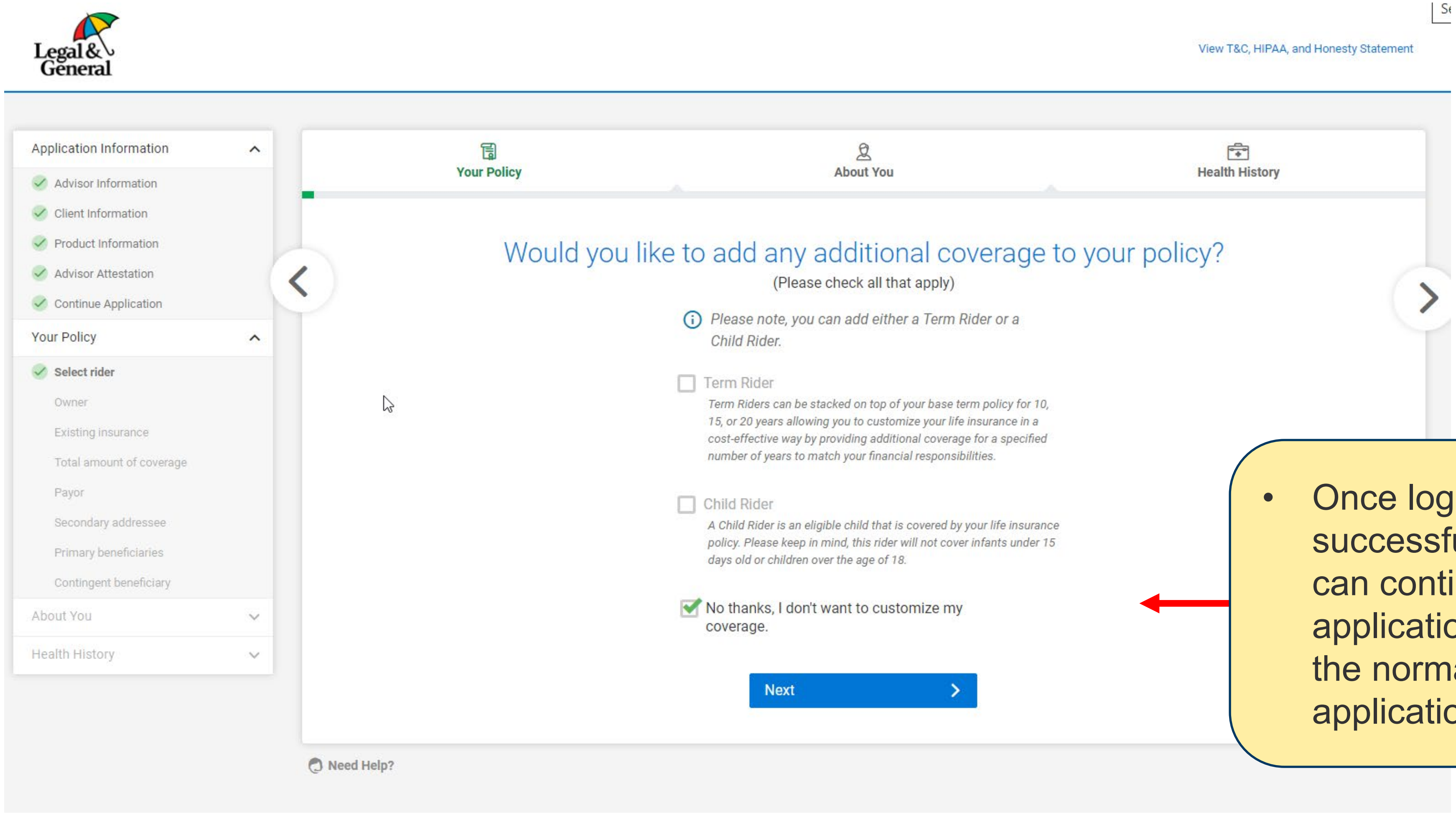
Legal & General America
1-855-914-9115

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.



Direct Link – Continue Application Screen



- 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
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- 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

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

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Legal & General
BANNER LIFE

Digital Platform Key Benefits

Improved Client Experience

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- ✓ Clients can schedule a phone interview if they need help

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- ✓ Approvals or the need for medical evidence determined in real-time during the application process

Better Case Management

- ✓ Case status feeds and document download
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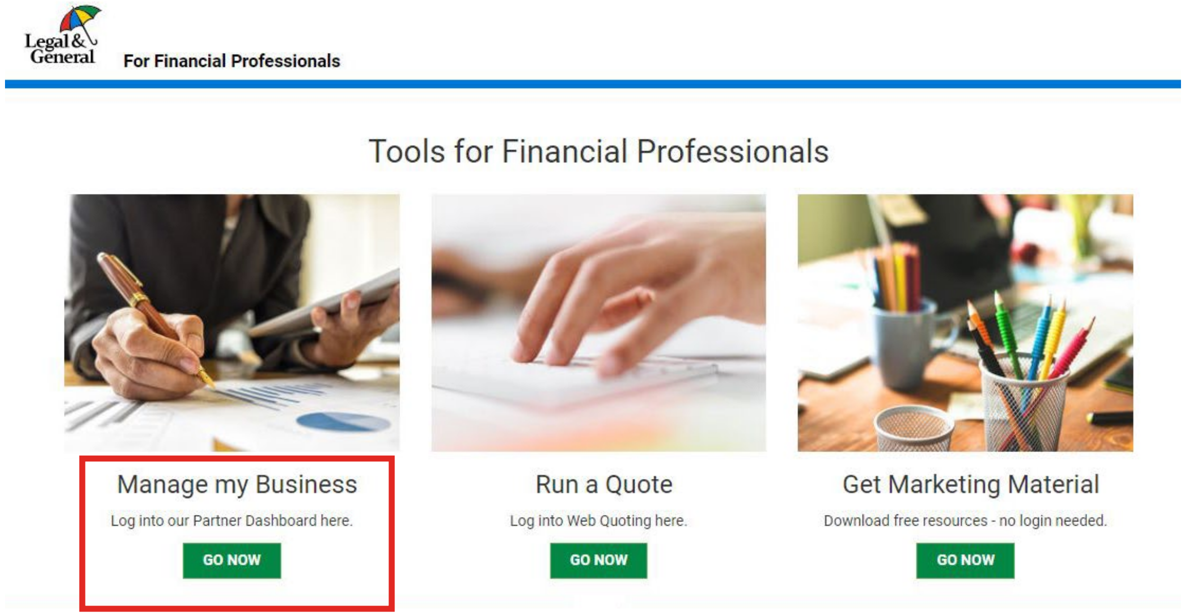
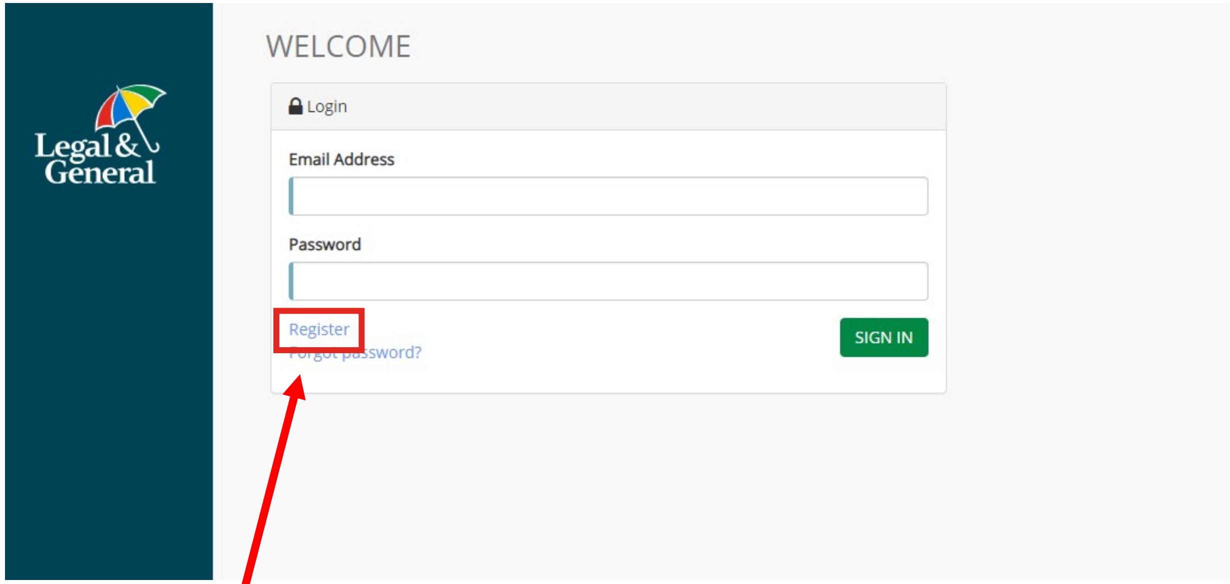
Learn more at lgamerica.com/digitalapp

Partner Dashboard – Need access?

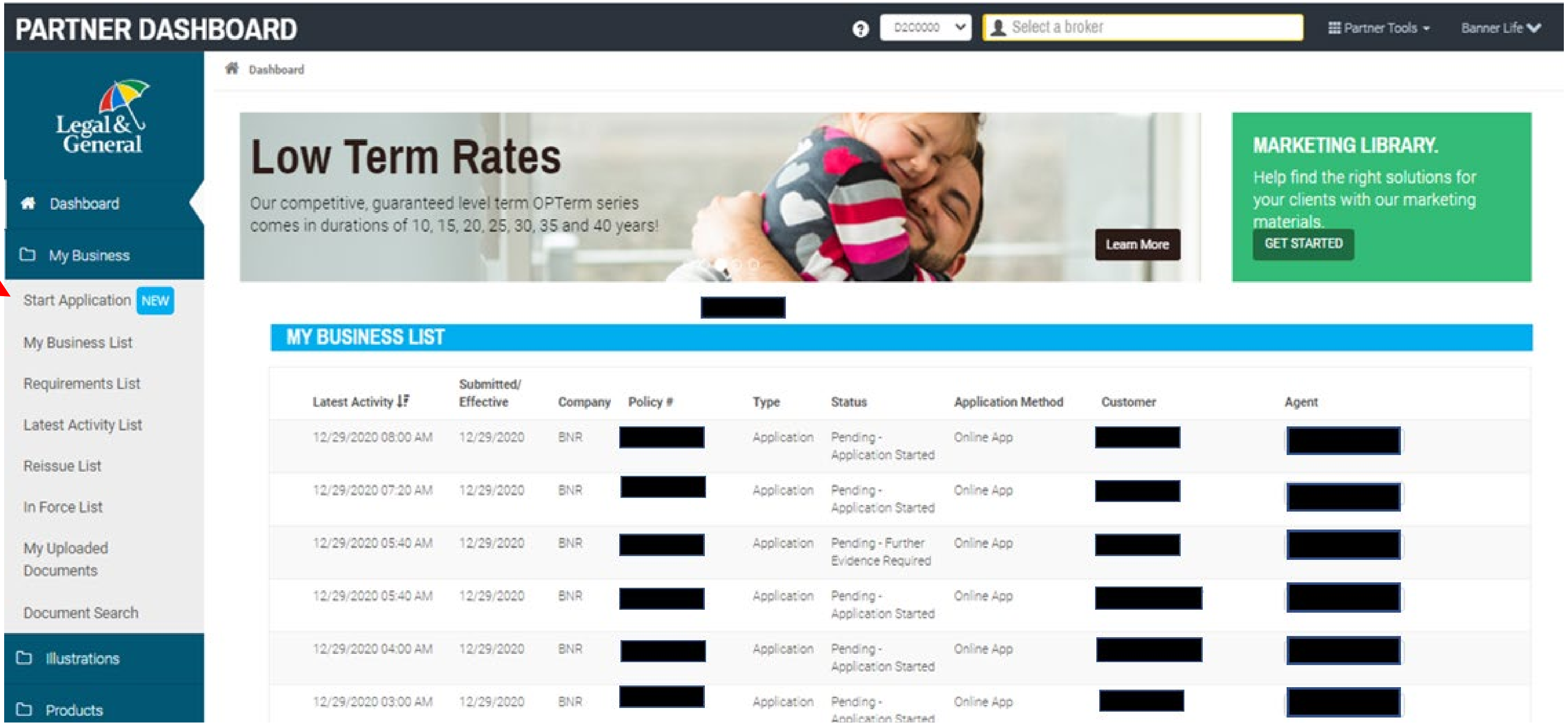




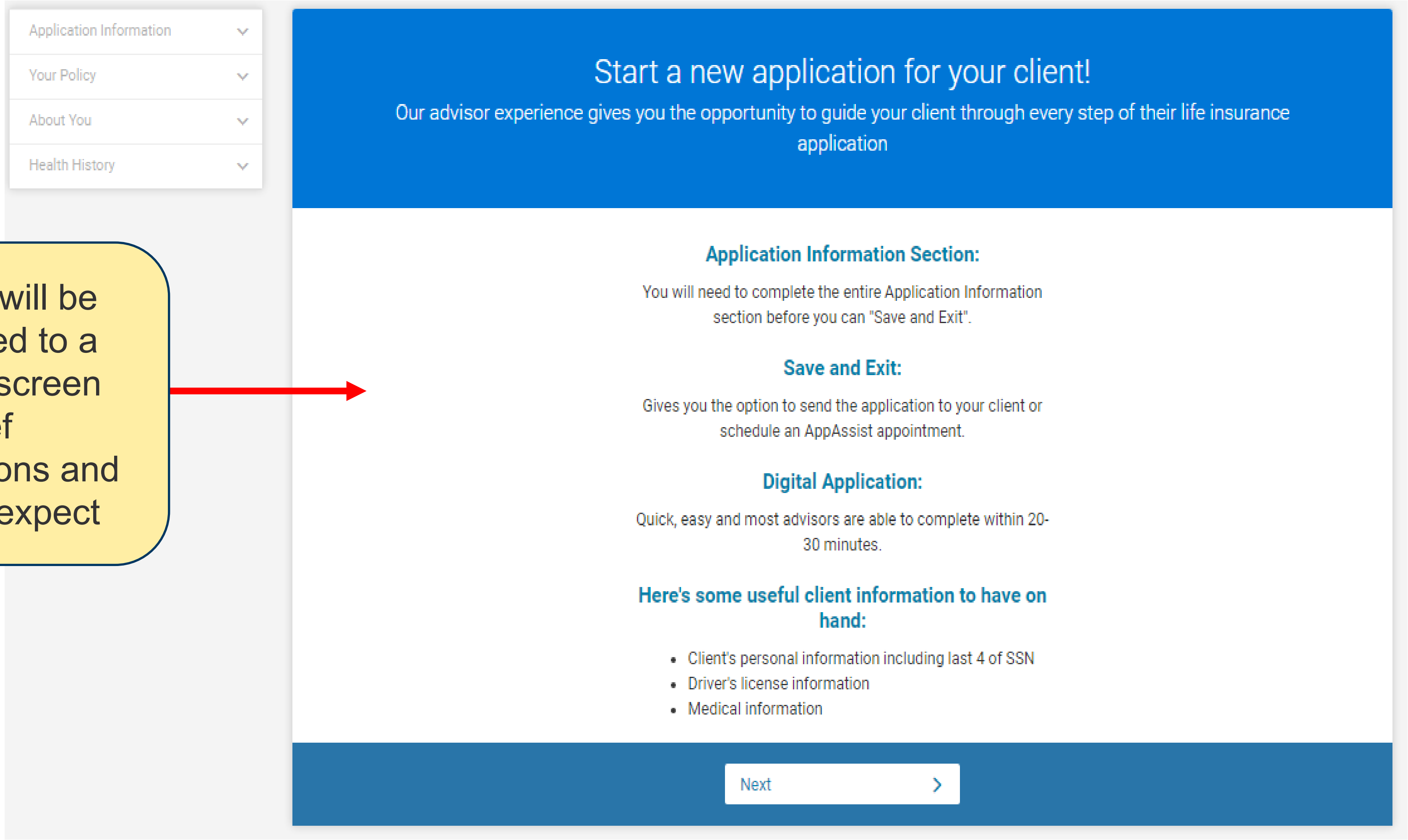
- Not using Partner Dashboard? If you’re already a licensed and appointed advisor with Legal & General America, you can register now at register now at **https://partner.lgamerica.com**. Click **Manage My Business** and then **Register**.

Partner Dashboard – Starting Advisor App

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

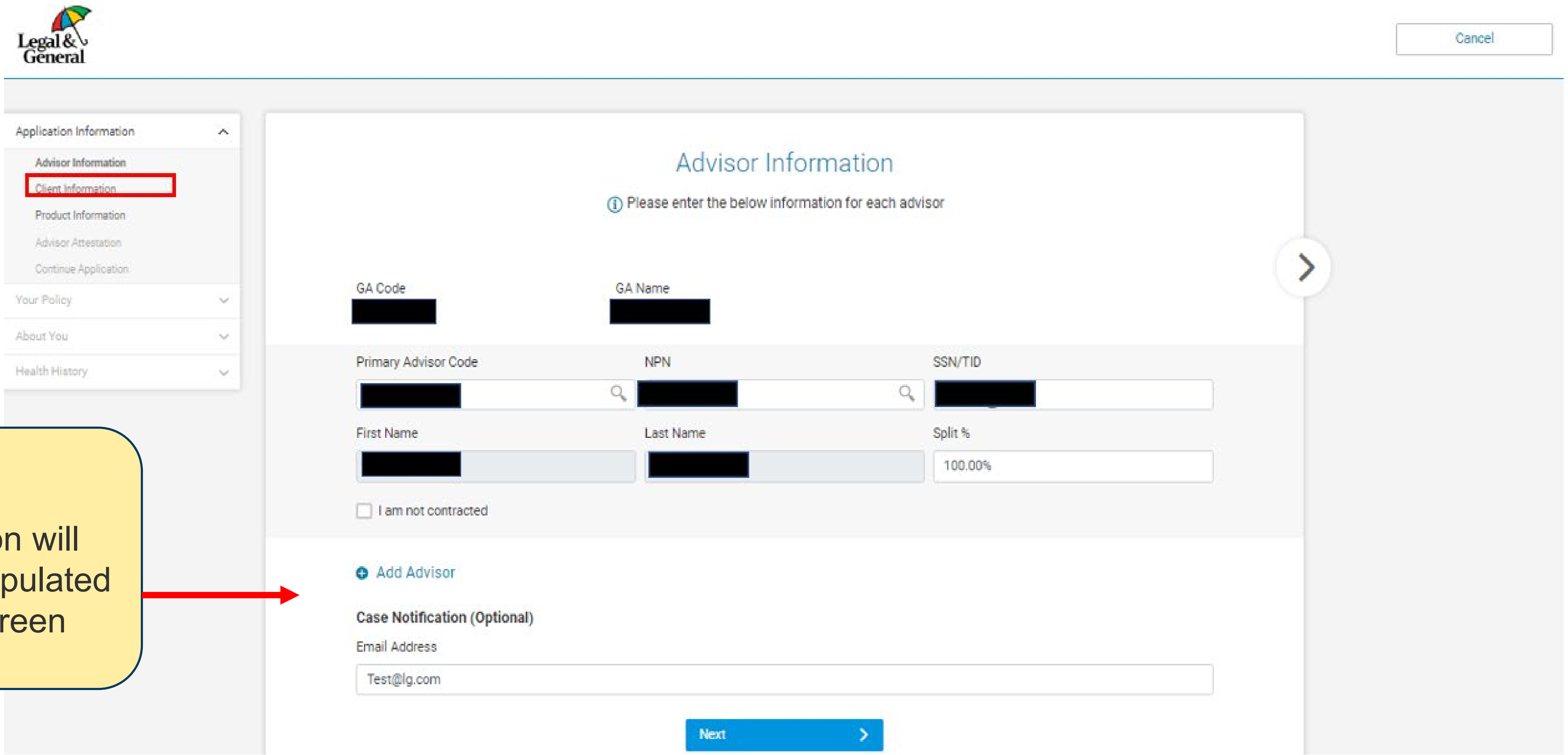


Partner Dashboard – Advisor App Landing Screen



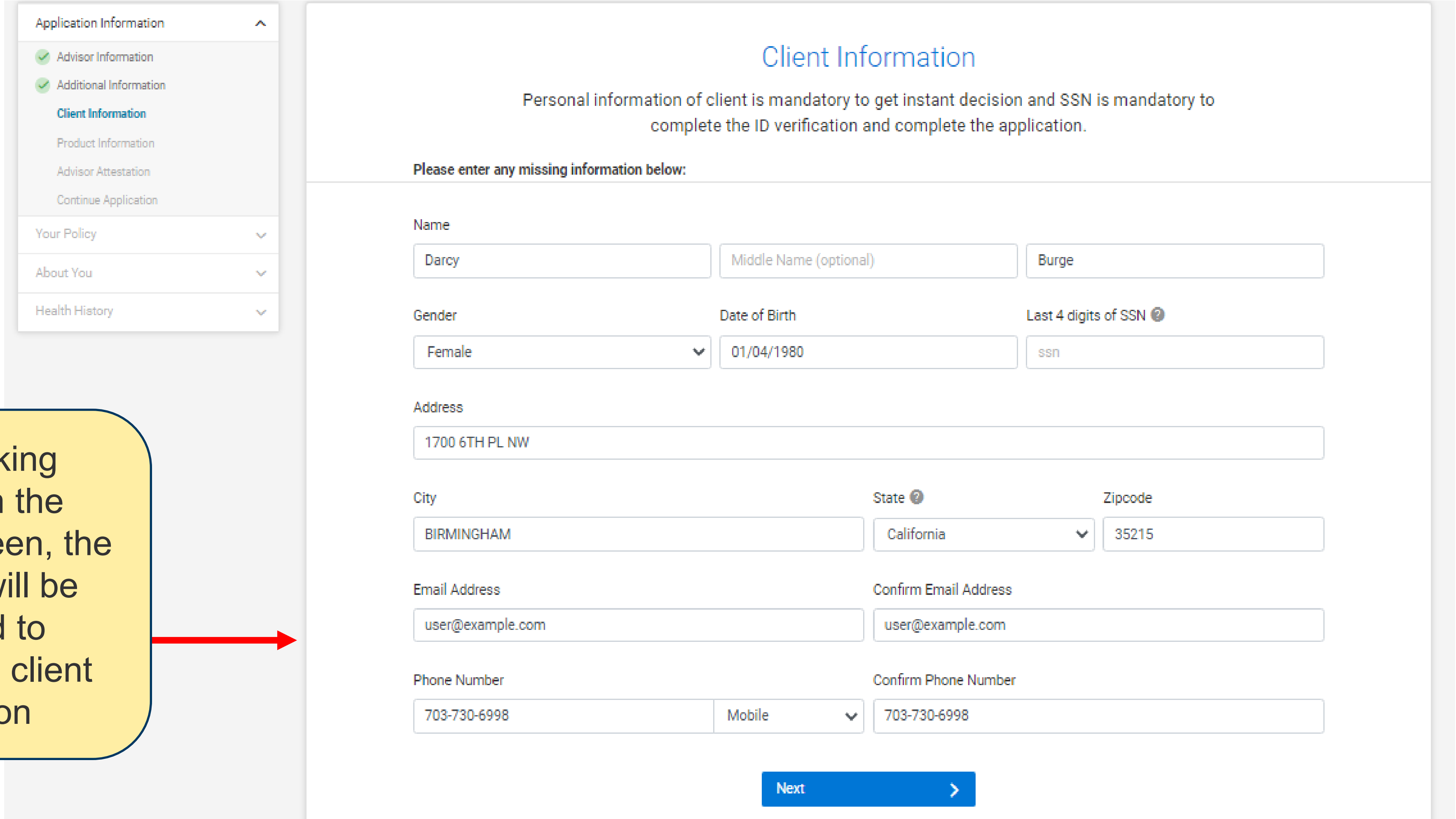
- Advisor will be redirected to a landing screen with brief instructions and what to expect

Partner Dashboard – Advisor Information Screen



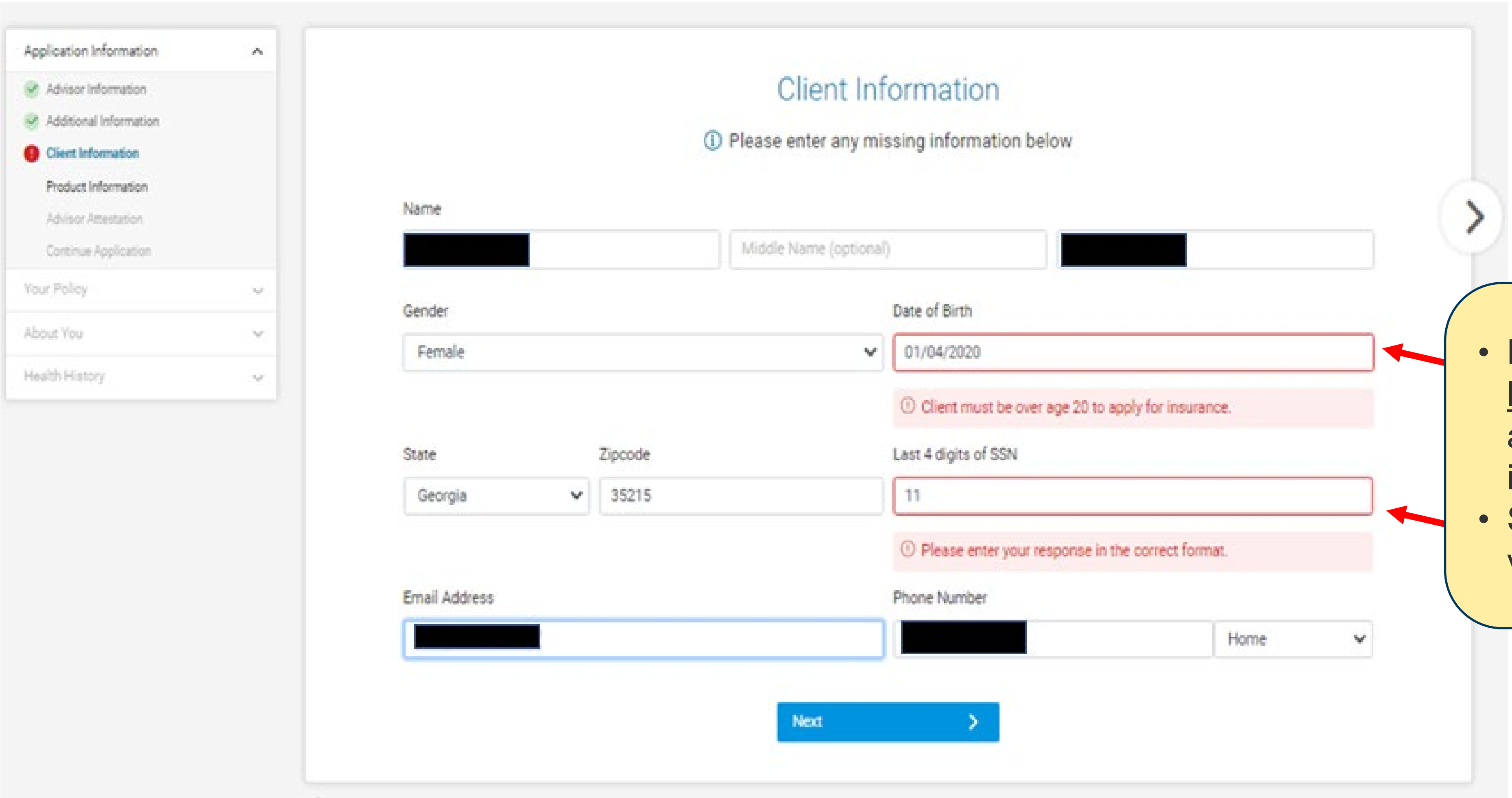
- Advisor information will be pre-populated on this screen

Partner Dashboard – Client Information Screen



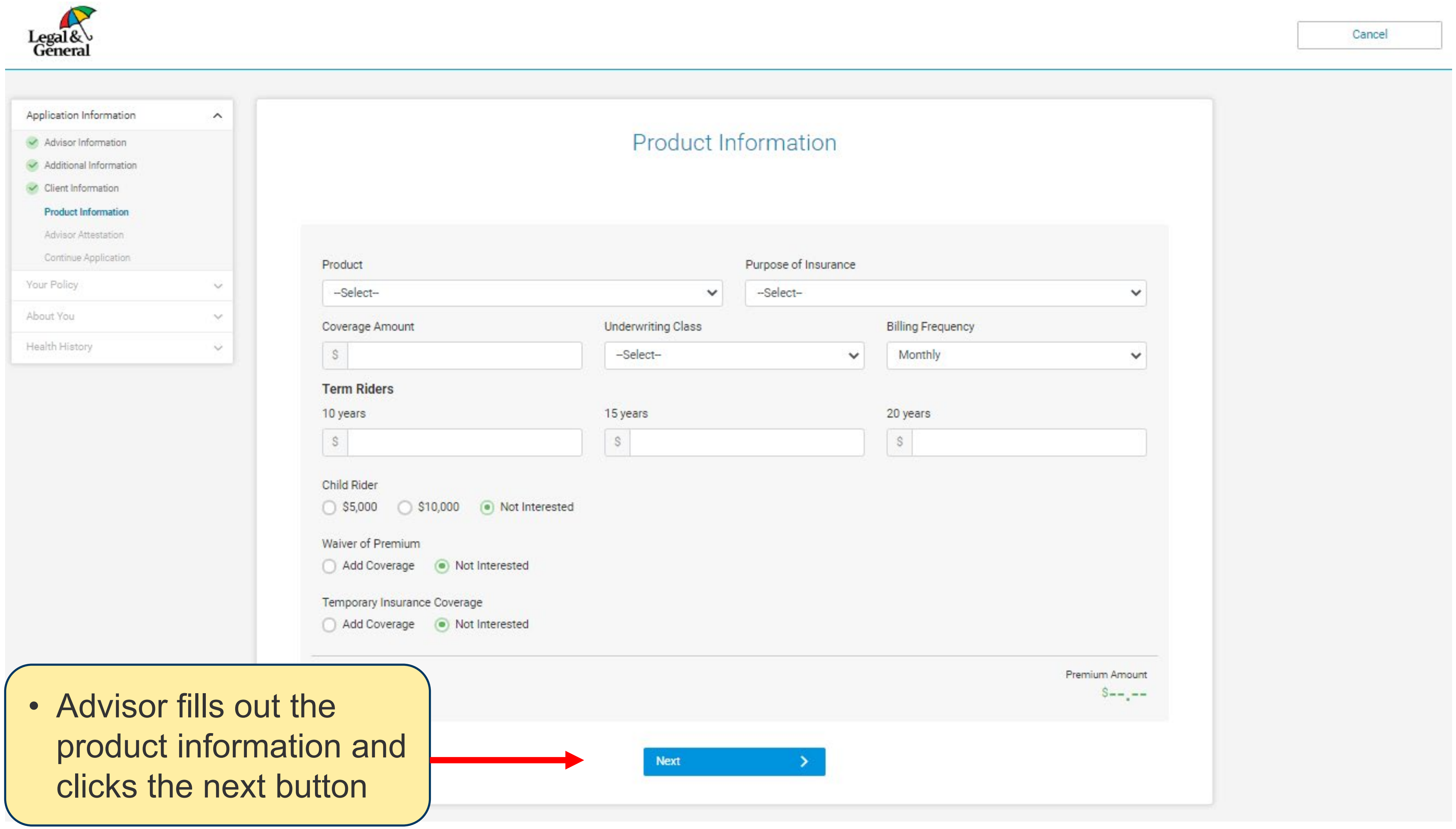
- After clicking next from the prior screen, the advisor will be prompted to complete client information

Partner Dashboard – Client Information Screen Errors



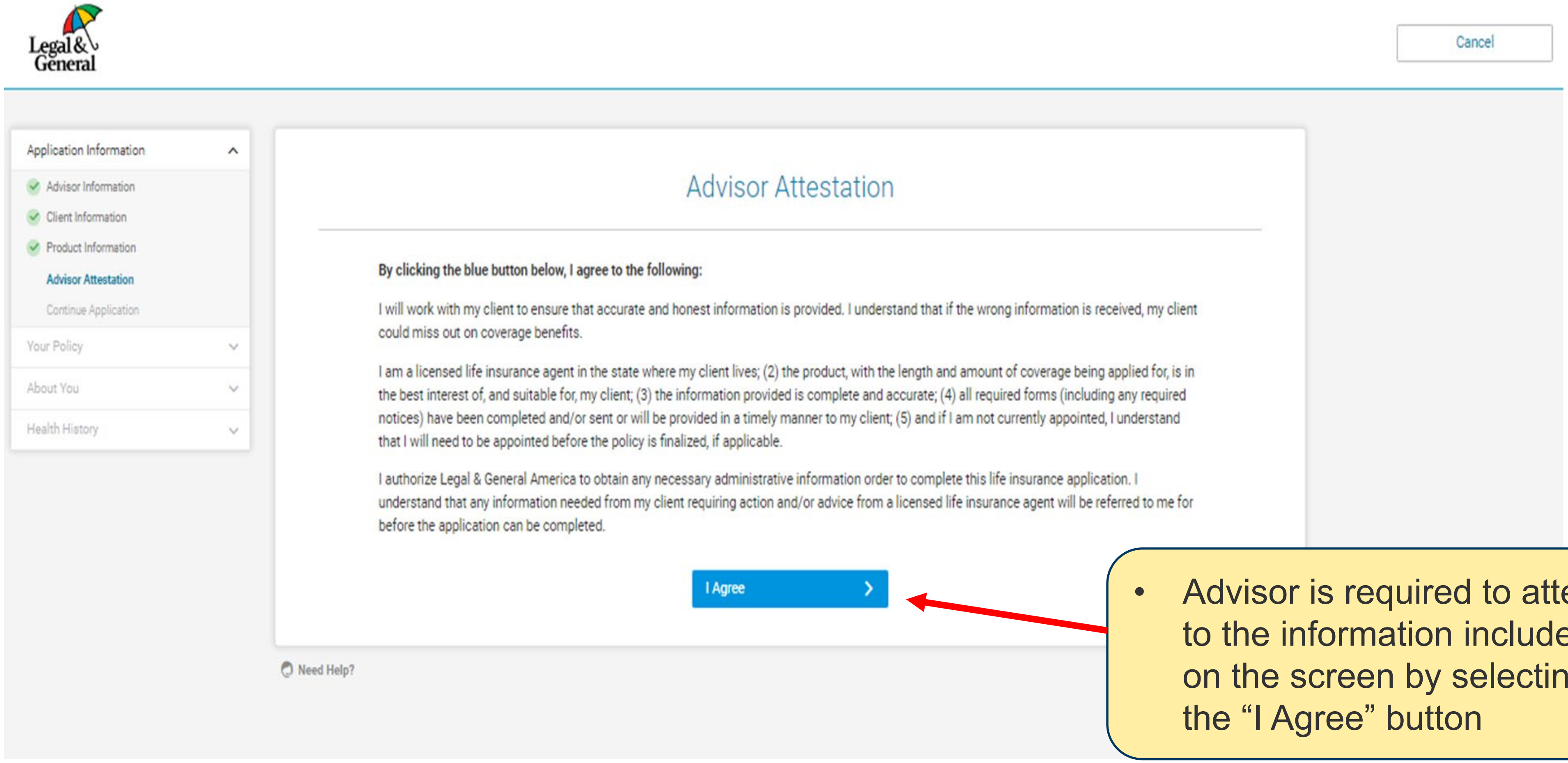
- DOB is validated for <u>both</u> minimum issue age and maximum issue age
- SSN is validated for valid input

Partner Dashboard – Product Information Screen



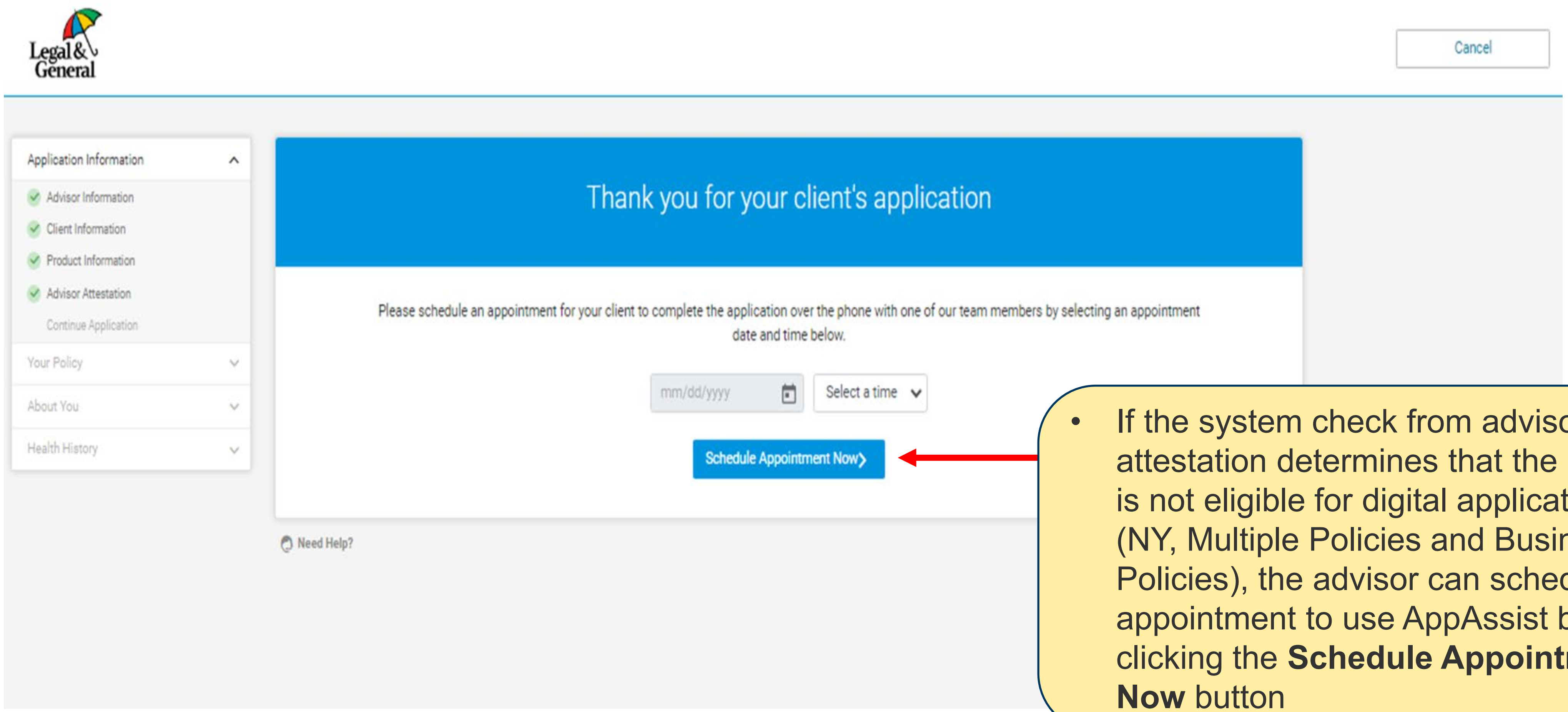
- Advisor fills out the product information and clicks the next button

Partner Dashboard – Advisor Attestation Screen



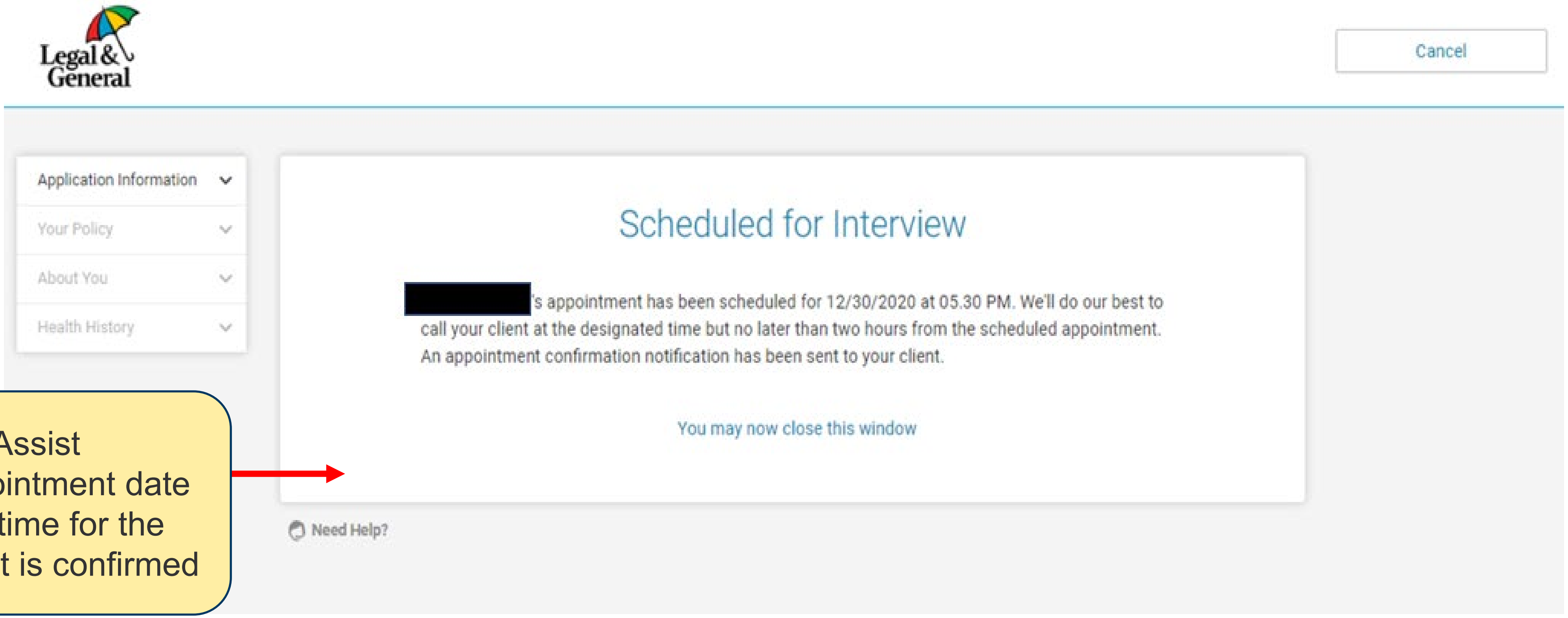
- Advisor is required to attest to the information included on the screen by selecting the “I Agree” button

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



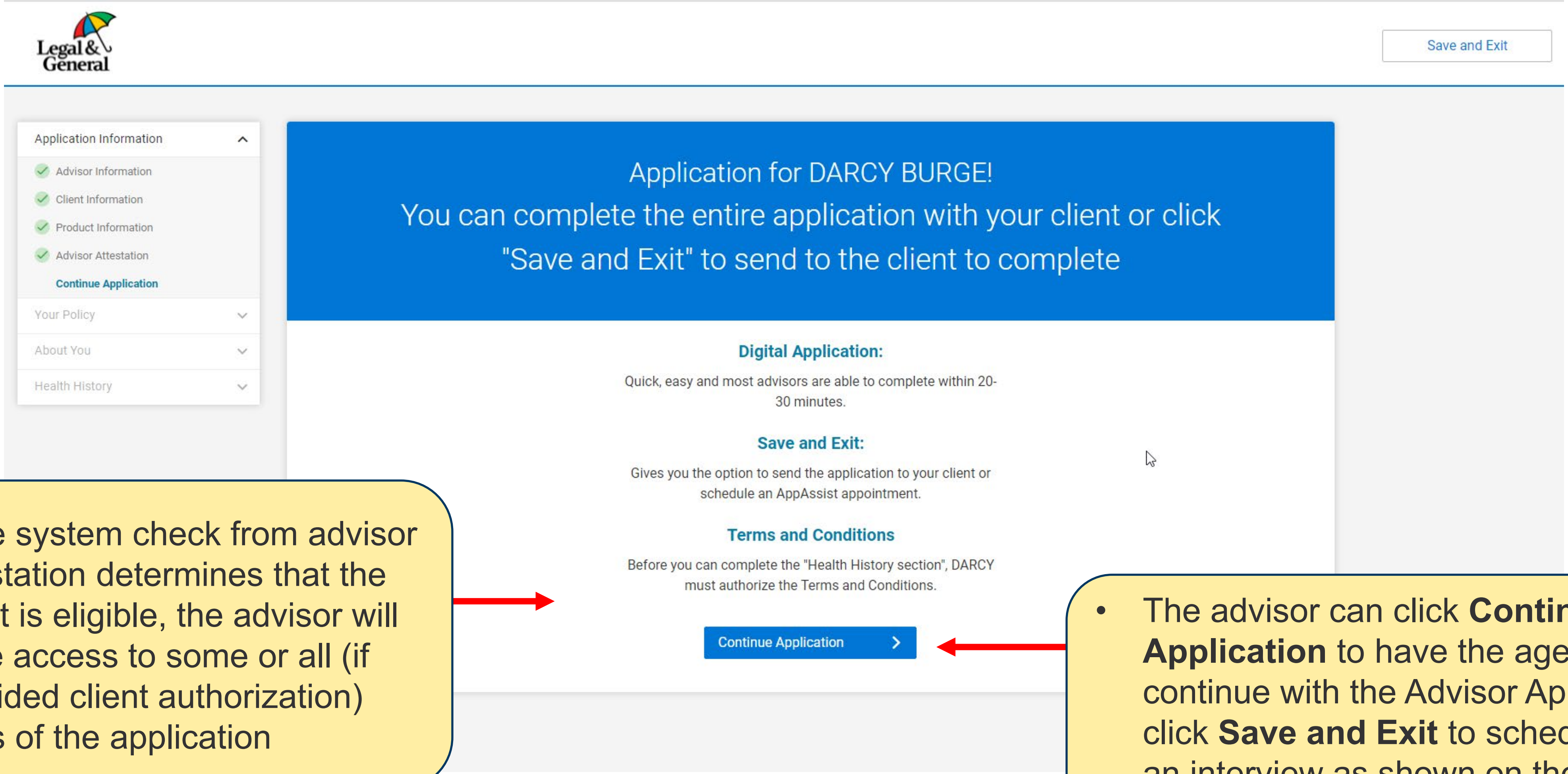
- If the system check from advisor attestation determines that the client is not eligible for digital application (NY, Multiple Policies and Business Policies), the advisor can schedule an appointment to use AppAssist by clicking the **Schedule Appointment Now** button

Partner Dashboard – Confirmation for AppAssist



- AppAssist appointment date and time for the client is confirmed

Partner Dashboard – Advisor Landing Screen

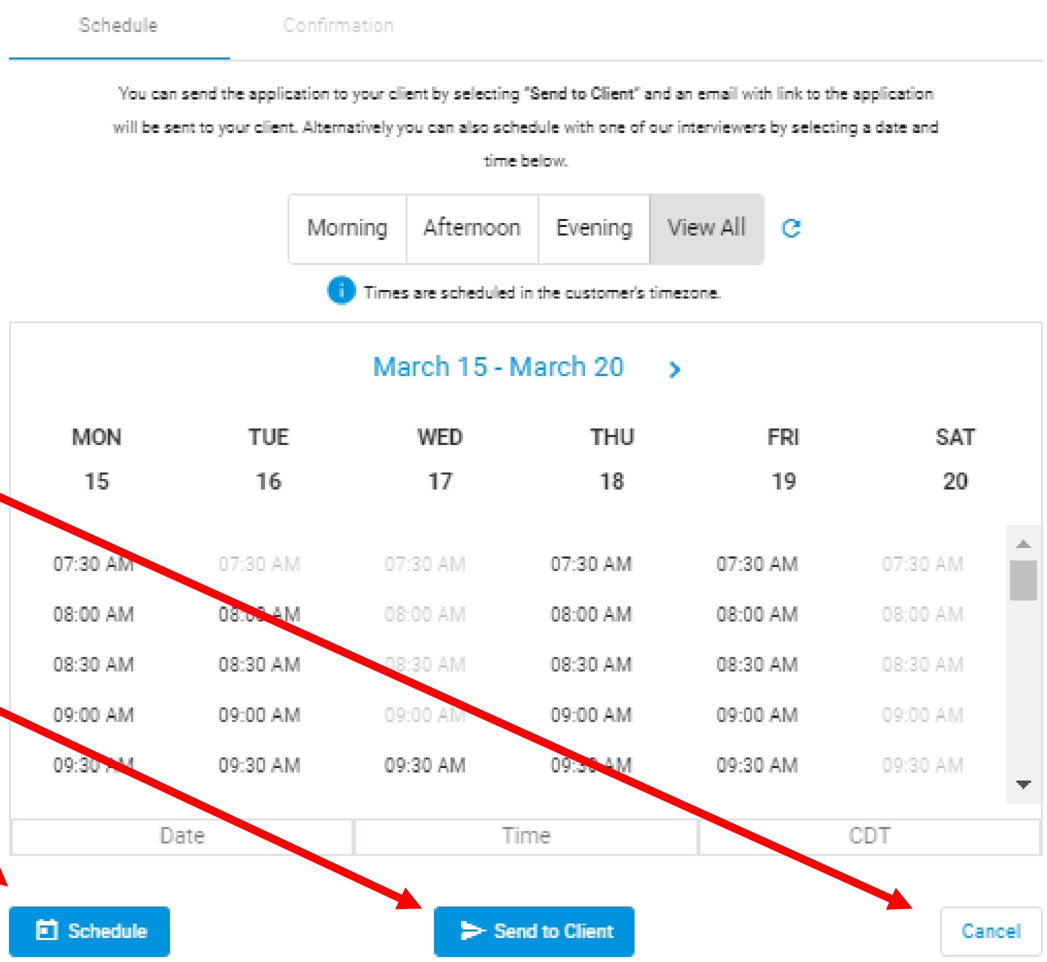


- If the system check from advisor attestation determines that the client is eligible, the advisor will have access to some or all (if provided client authorization) parts of the application

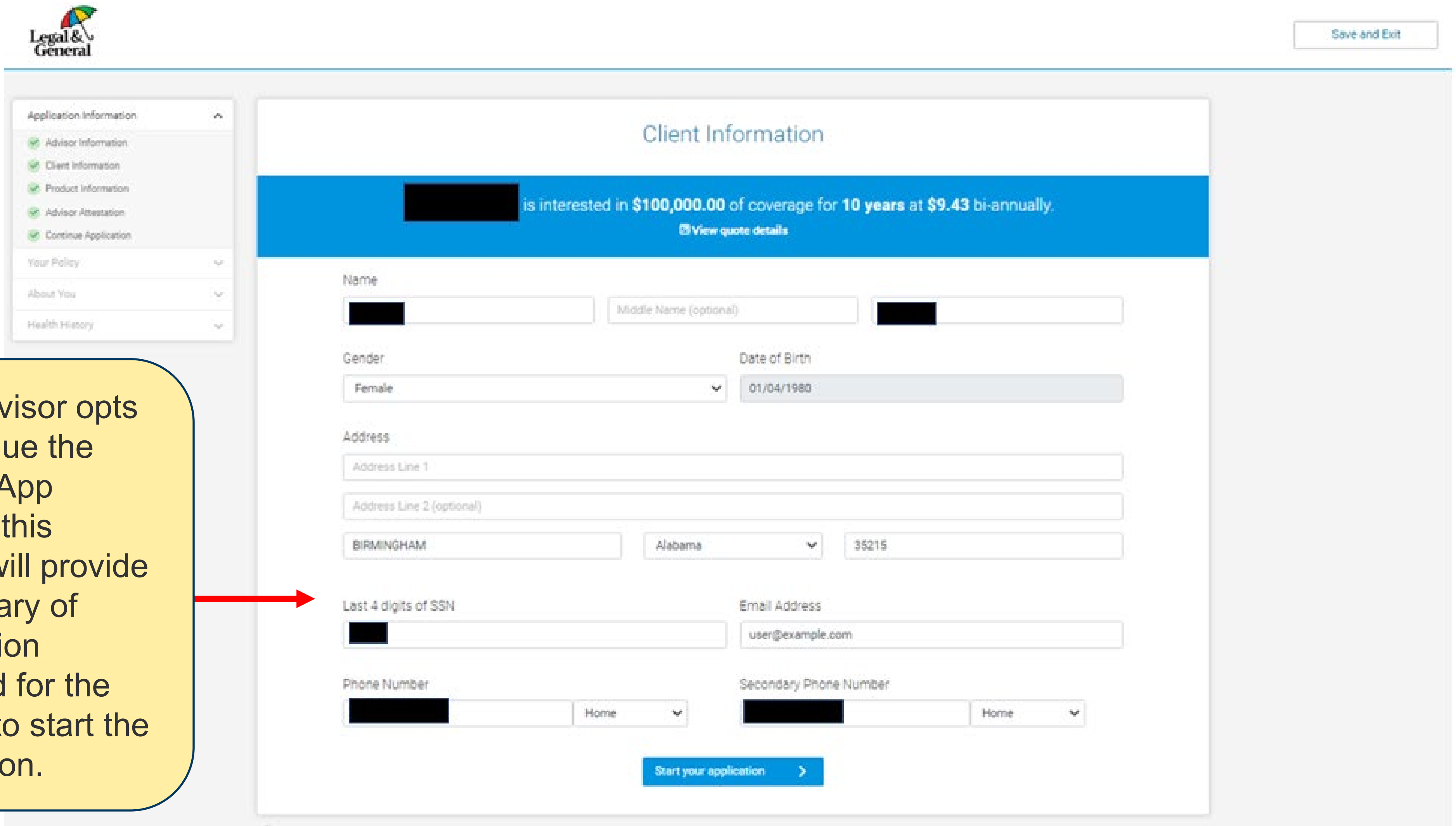
- The advisor can click **Continue Application** to have the agency continue with the Advisor App or click **Save and Exit** to schedule an interview as shown on the next slide

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

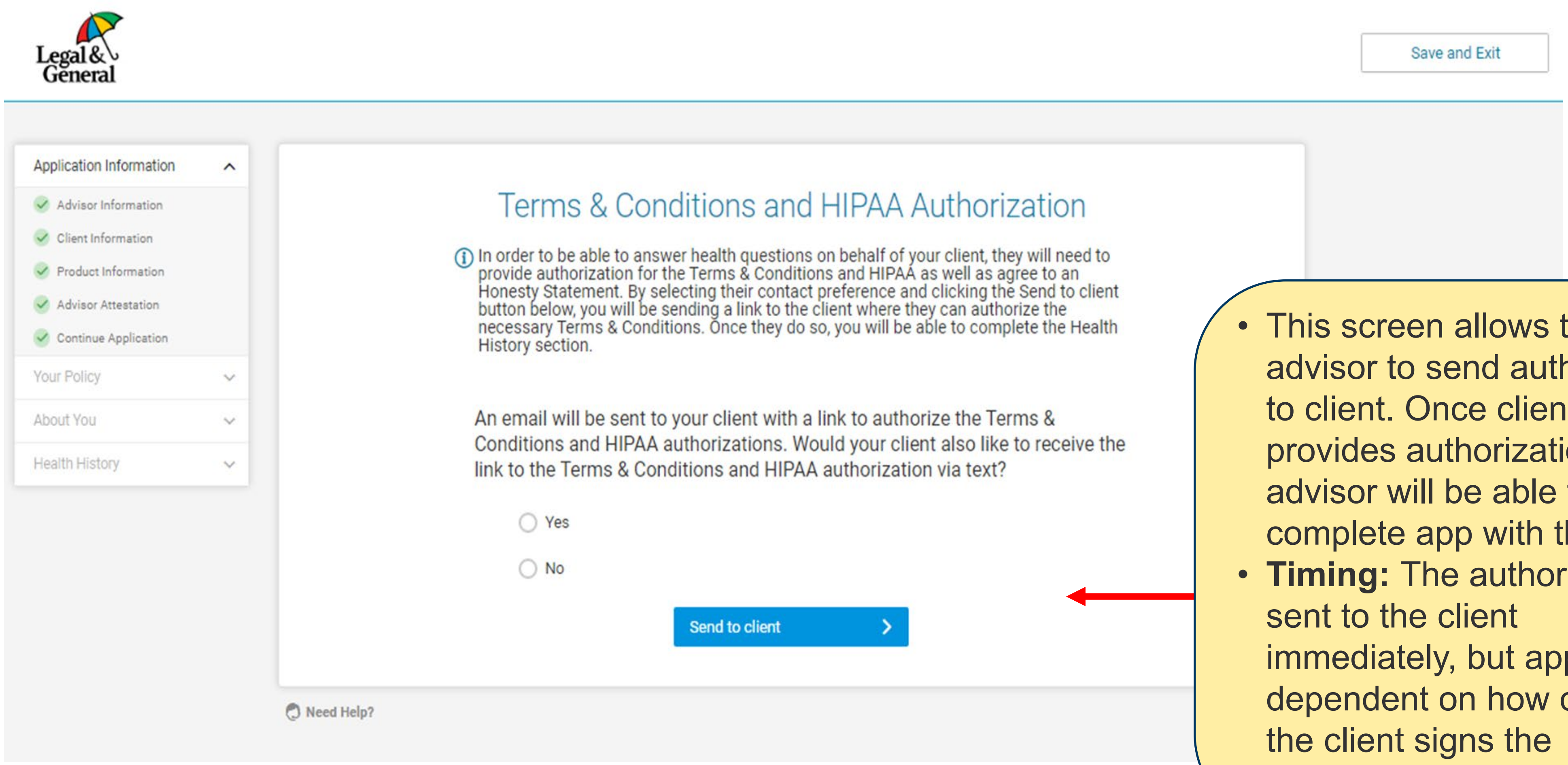


Partner Dashboard – Client Information Screen



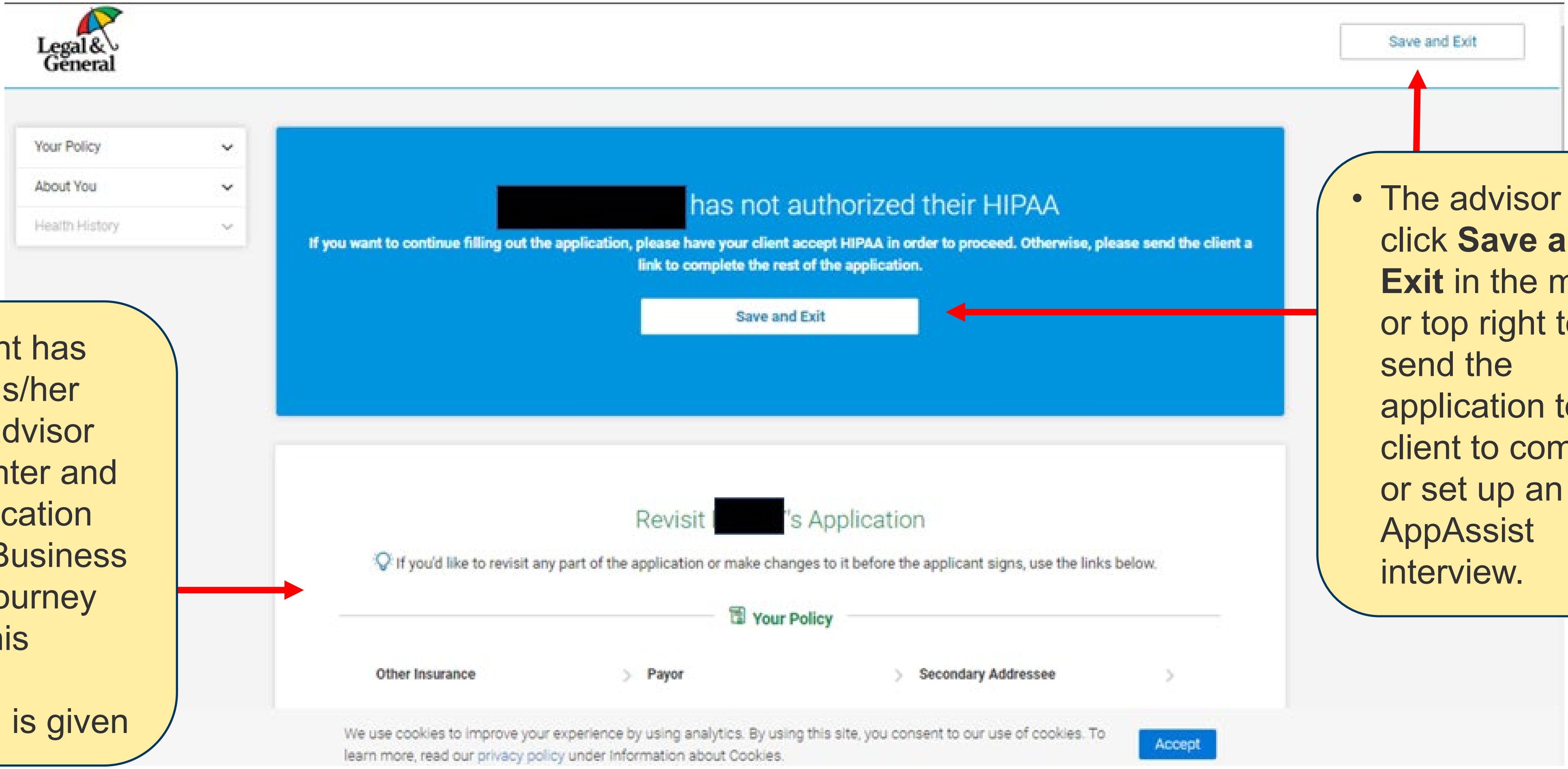
- If the advisor opts to continue the Advisor App journey, this screen will provide a summary of information collected for the advisor to start the application.

Partner Dashboard – Terms & Conditions and HIPAA Authorization Screen



- 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

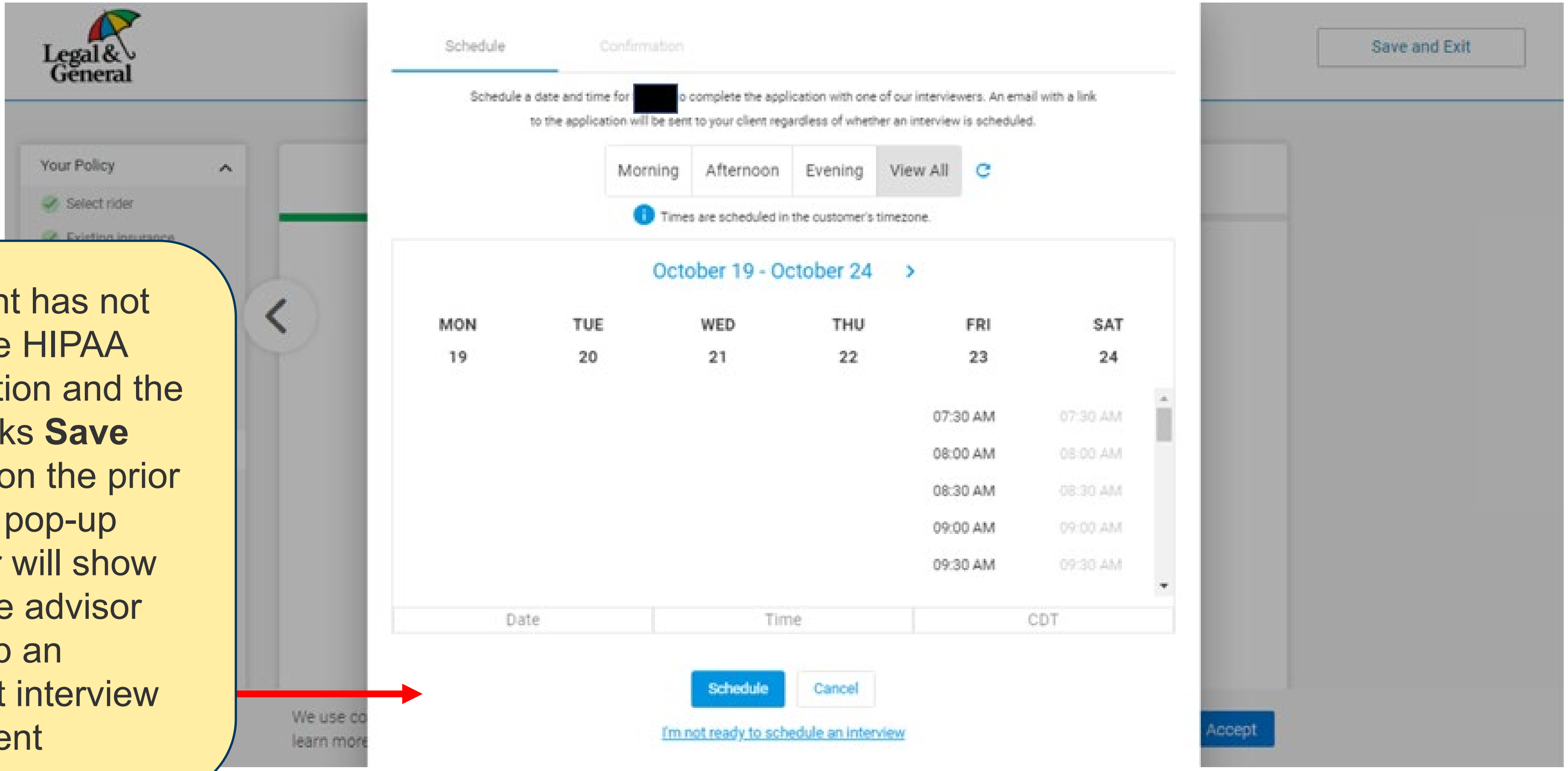
Partner Dashboard – Summary Screen
When client has not authorized their HIPAA



- Until the client has authorized his/her HIPPA, 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

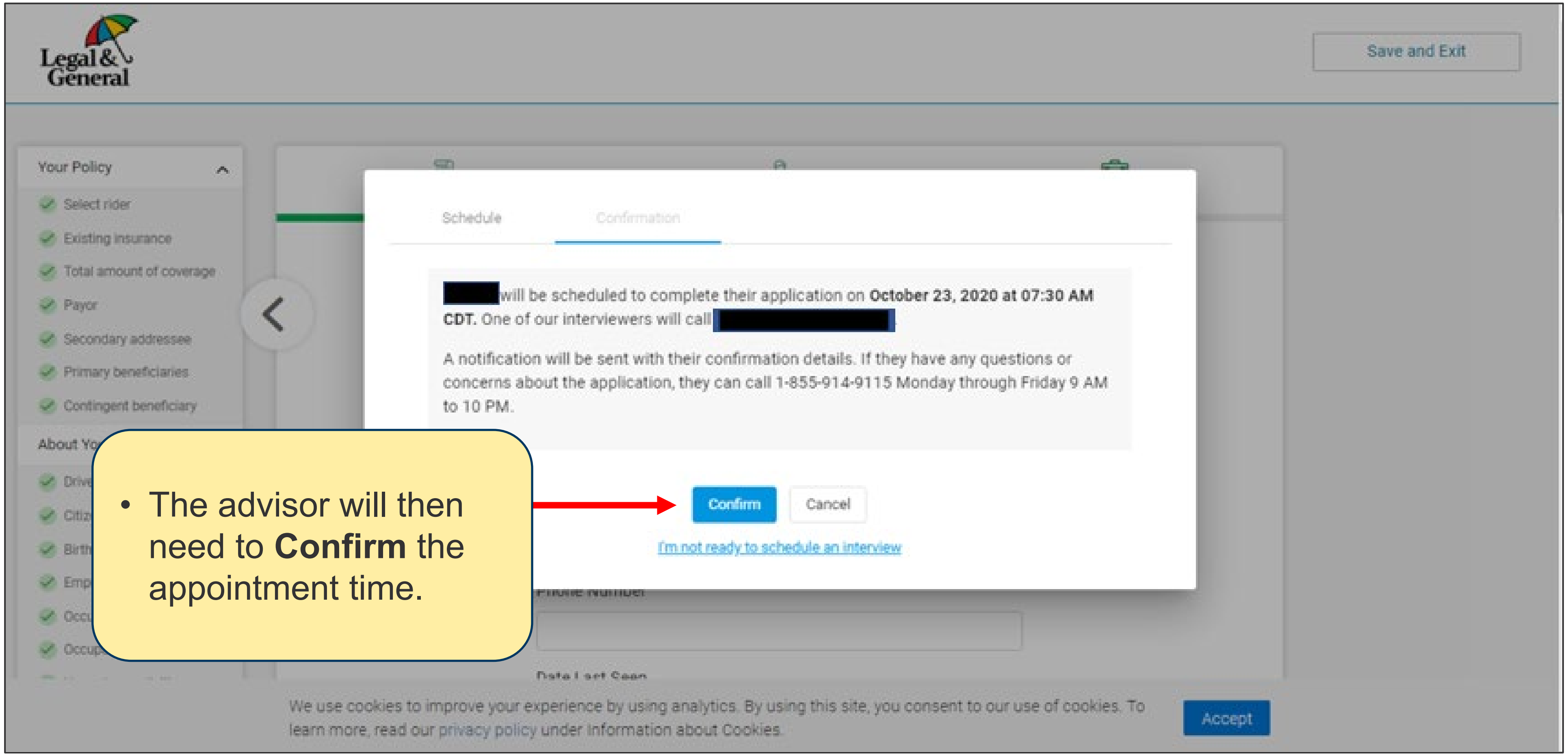
- The advisor can click **Save and Exit** in the middle or top right to send the application to the client to complete or set up an AppAssist interview.

Partner Dashboard – Summary Screen



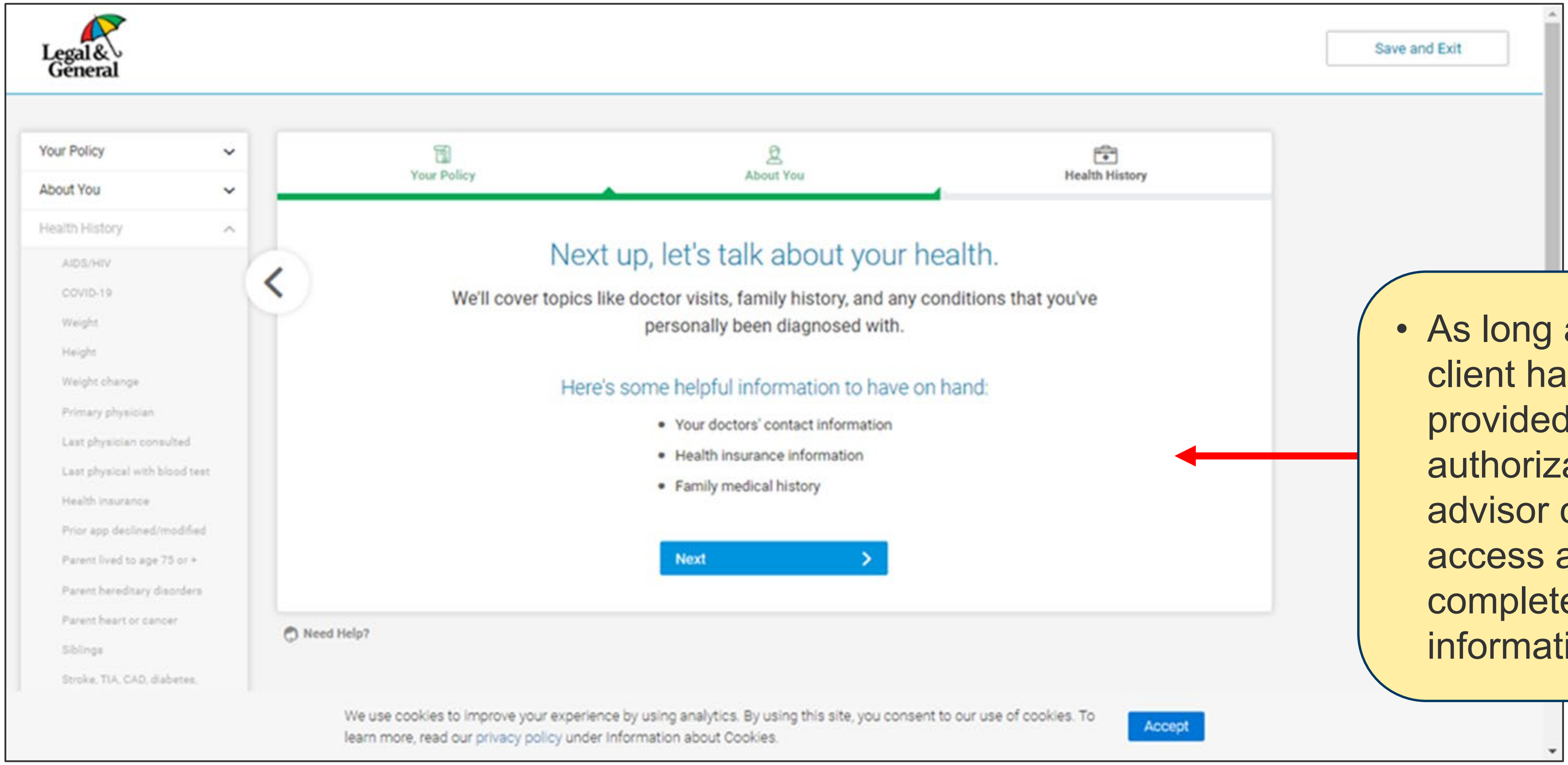
- If the client has not signed the HIPAA authorization and the agent clicks **Save and Exit** on the prior screen, a pop-up scheduler will show so that the advisor can set up an AppAssist interview for the client

Partner Dashboard – Scheduler Confirmation



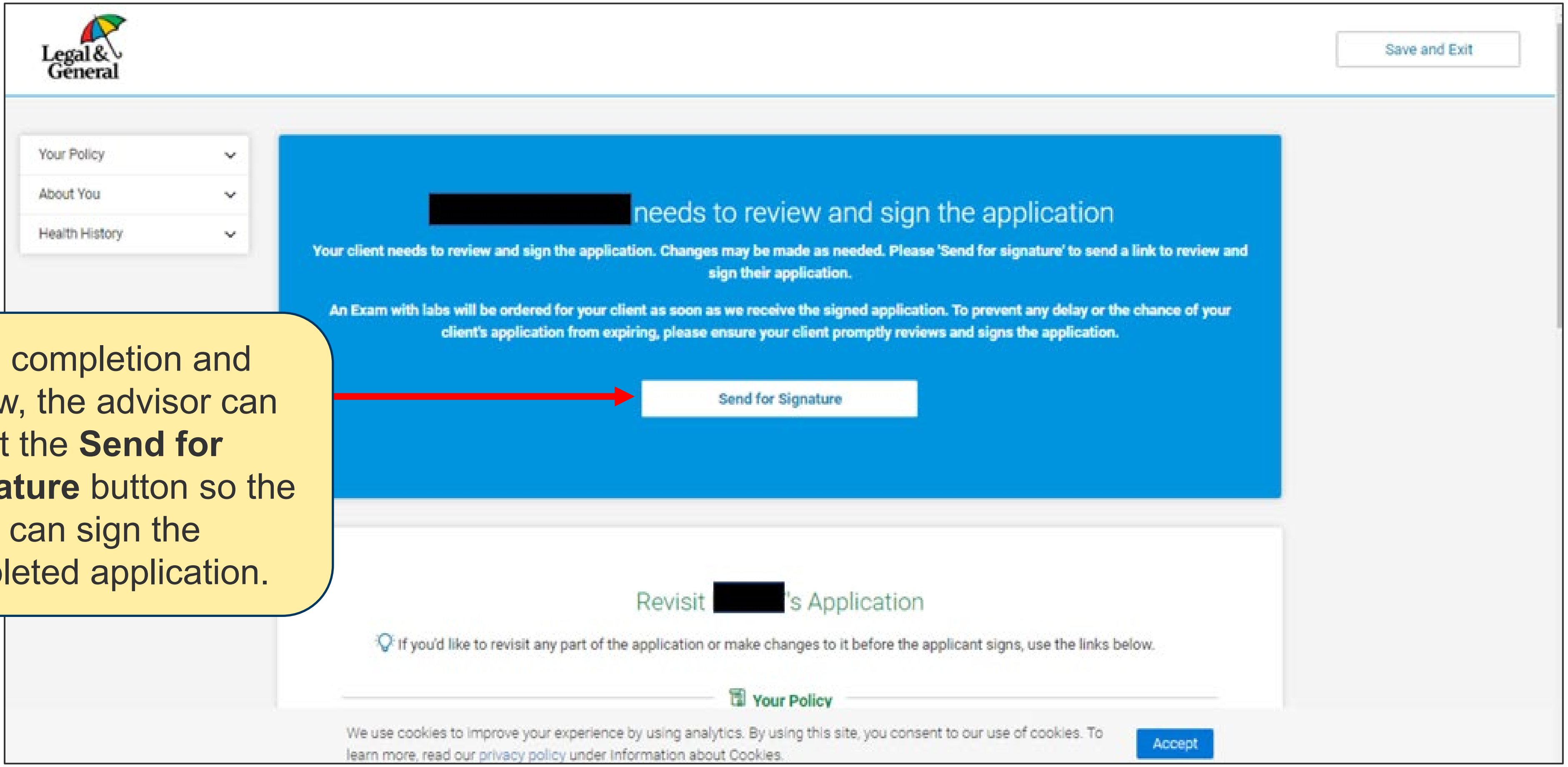
- The advisor will then need to **Confirm** the appointment time.

Partner Dashboard – Health Page



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

Partner Dashboard – Summary page



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

Thank You!

Legal & General

Questions? Contact us at salessupport@lgamerica.com.