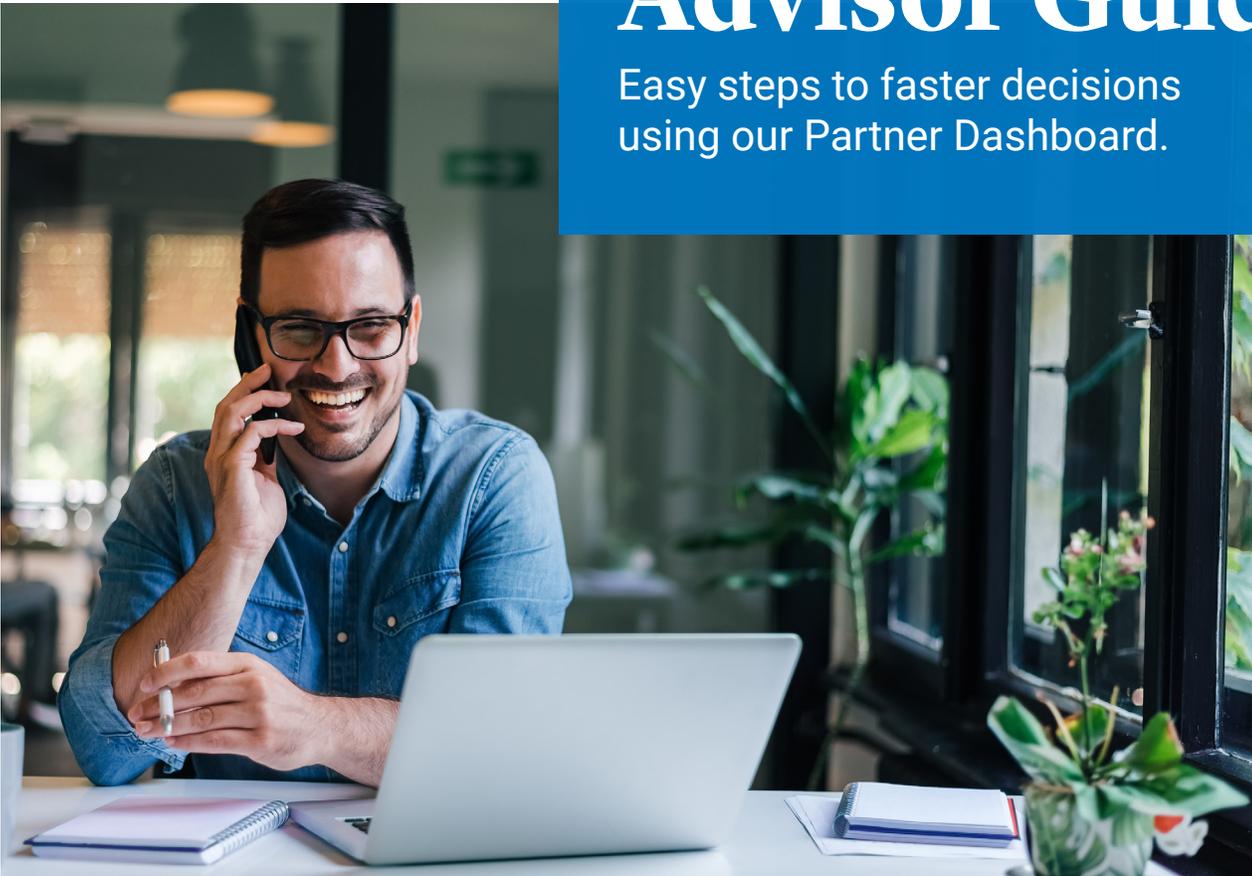


Advisor Guide

Easy steps to faster decisions
using our Partner Dashboard.



Welcome to a faster application and underwriting process

Made for the next generation of customers

When you drop a ticket to Legal & General America's digital application and automated underwriting platform, eligible customers may be approved without the need for an exam or APS. Underwriting evidence is collected digitally, in real-time during the application process.

What the new platform offers:

- Gives clients an easy-to-complete digital application
- Collects relevant information with reflexive questions
- Reduces the need for exams for eligible applicants
- Quickly obtains requirements and makes decisions in real-time
- Keeps you and your clients informed and offers self-service options
- Reduces cycle time even if lab-free underwriting is not available

In this guide

We've developed an easy-to-follow visual guide to help you quickly navigate our new digital platform — from dropping a ticket to policy issuance to follow-up. You'll see agent- and client-facing scenarios, as well as tips along the way.

We're making it easier, faster and better than ever. That's our promise to you.

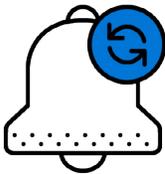
How the process works



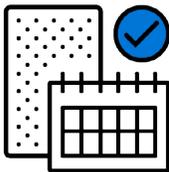
Drop a ticket using the Partner Dashboard



Client is emailed and/or texted an online application link



Reflexive application questions integrated with data collection for real-time decision



The application is signed electronically, and an exam will be scheduled if needed



If eligible, the policy will be approved and issued without an exam or APS

How to drop a ticket using our Partner Dashboard

Tips for dropping a ticket on Partner Dashboard

You'll notice on the drop ticket screens that **required info** is highlighted in blue.

Broker Info Tab

Broker Name = Joe Broker

Split Percent = 100

SSN/Tax ID = Your corporate 9-digit TIN

Broker Number = XYZ0000 (Example)

Case Manager Name = New Business

Case Manager Email = newbusiness@business.com

Tips for preventing issues:

- Agent must be licensed and appointed in the applicant's state to submit ticket
- Broker Tax ID must be provided – **if unknown, use 0000000**
- Use the **green 'Next' button to progress** from tab to tab
- Refer to **Eligibility Criteria** to ensure your client is eligible for digital application

After submitting the ticket, a policy number* should be assigned to the client within a few minutes. If one does not appear and the ticket remains in Submitted or In Progress status, it is likely that there is an error in the information provided, and a new ticket will need to be submitted.

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

Tips for dropping a ticket on Partner Dashboard (cont.)

Visit www.lgamerica.com/advisor and click 'Manage my business' to log in to the Partner Dashboard

1. Select **My Business** folder on left side of screen
2. Select **New Ticket** to open up the ticket
3. Progress through Input Tabs using green **Next** button

The screenshot displays the Legal & General Partner Dashboard. On the left, a dark blue sidebar contains the Legal & General logo and a navigation menu. The 'My Business' folder is highlighted with a red box and a blue circle containing the number '1'. Below it, the 'Start Application/Ticket' option is also highlighted with a red box and a blue circle containing the number '2'. A small blue 'NEW' button is visible next to this option. The main content area shows a 'Dashboard' header, a banner with the text 'We want to' and 'Please take a moment to let us', and a 'MY BUSINESS LIST' section with a table of activity.

Latest Activity ↓	Submitted Effective
01/04/2022 08:44 AM	01/04/2022
01/04/2022 07:24 AM	01/04/2022

BROKER INFO tab

Enter:

Broker Name = Joe Broker

Split Percent = 100

SSN/Tax ID = Your corporate 9-digit TIN

Primary Advisor Code = XYZ0000 (Example)

The screenshot shows a web browser window with the URL <https://horizon3.lgamerica.com/application/page/a1232eac-6a22-40ed-a040-c5864666673a>. The page title is "Advisor Information" and features the Legal & General logo. A "Cancel" button is in the top right. A left-hand navigation menu includes "Application Information" (expanded), "Advisor Information" (selected), "Additional Information", "Client Information", "Product Information", "Advisor Attestation", "Continue Application", "Your Policy", "About You", and "Health History". The main content area contains an information icon and text: "In order to proceed with this application, advisor must provide either the **advisor code** or the **NPN** and must be licensed in both the insured's and the policy owner's state (if they are different)."

GA Code	GA Name	Communication Email
D2C0000	BANNER LIFE INSURANCE COMPANY	No email on file

Please enter the below information for each advisor.

Primary Advisor Code	NPN	SSN/TID
D2C0000		xxx-xx-5212

First Name	Last Name	Split %
	BANNER LIFE INSURANCE CI	100.00%

CLIENT INFO tab

Agent should complete all applicable boxes on the CLIENT INFO tab.

Application Information

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

Your Policy

About You

Health History

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 01/04/1996 7006

Address
123, address

City State Zipcode
Birmingham Alabama 35215

Please ensure all information, including name, DOB and email, is accurate. Applicant will be asked to verify information in order to begin online application, and data must match info keyed in here.

PRODUCT INFO tab

On the PRODUCT INFO tab, all applicable information (boxes) should be filled in.

Information

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

Your Policy

About You

Health History

Product Information

Product Purpose of Insurance Coverage Amount
10 Years Personal \$ 100,000

Underwriting Class Table Rating Billing Frequency
Preferred --Select-- 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

Note: Temporary Insurance will default to No.

Note: Child Rider and Waiver of Premium not yet available. Coming soon!

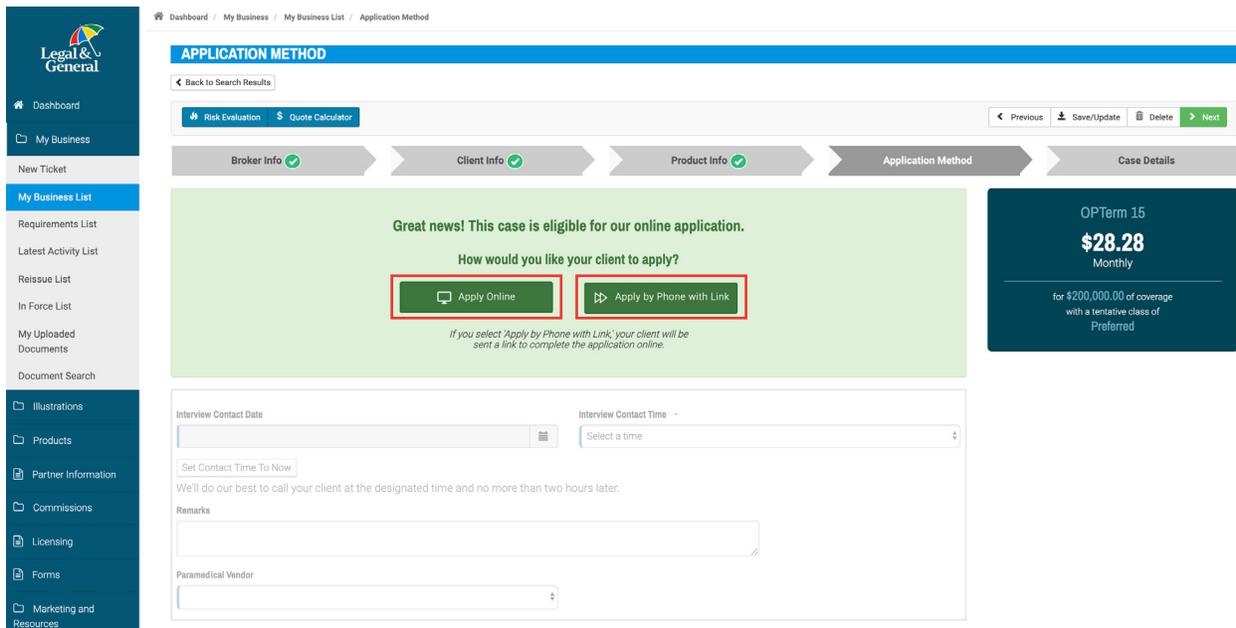
APPLICATION METHOD tab

If the policy is eligible for the digital application, you may be presented the following options:

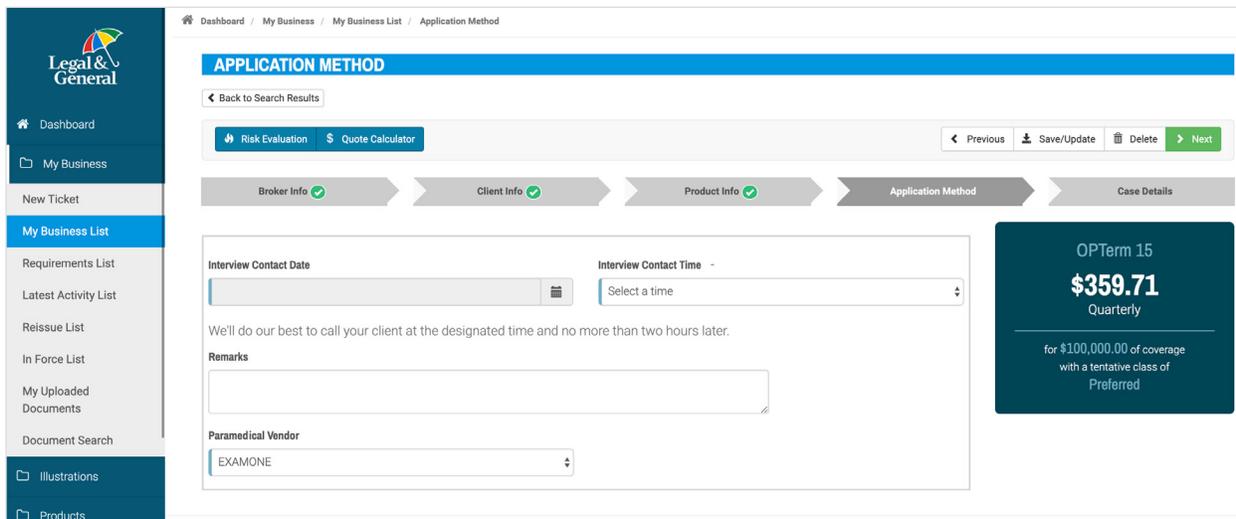
Apply Online to send an link to the applicant

or

Apply by Phone with Link to send the online link and set up a phone interview (if the applicant completes the online application before the phone interview, the phone interview will be canceled)



If the policy is **not eligible for our digital application**, you will be prompted to schedule a phone interview in the traditional way using the screen shown below.



APPLICATION METHOD tab (cont.)

Dashboard / My Business / My Business List / Application Method

APPLICATION METHOD

Back to Search Results

Risk Evaluation Quote Calculator

Previous Save/Update Delete Next

Broker Info Client Info Product Info Application Method Case Details

Great news! This case is eligible for our online application.

How would you like your client to apply?

Apply Online Apply by Phone with Link

If you select 'Apply by Phone with Link' your client will be sent a link to complete the application online.

OPTerm 15
\$28.28
Monthly
for \$200,000.00 of coverage
with a tentative class of Preferred

Interview Contact Date Interview Contact Time

Set Contact Time To Now Select a time

We'll do our best to call your client at the designated time and no more than two hours later.

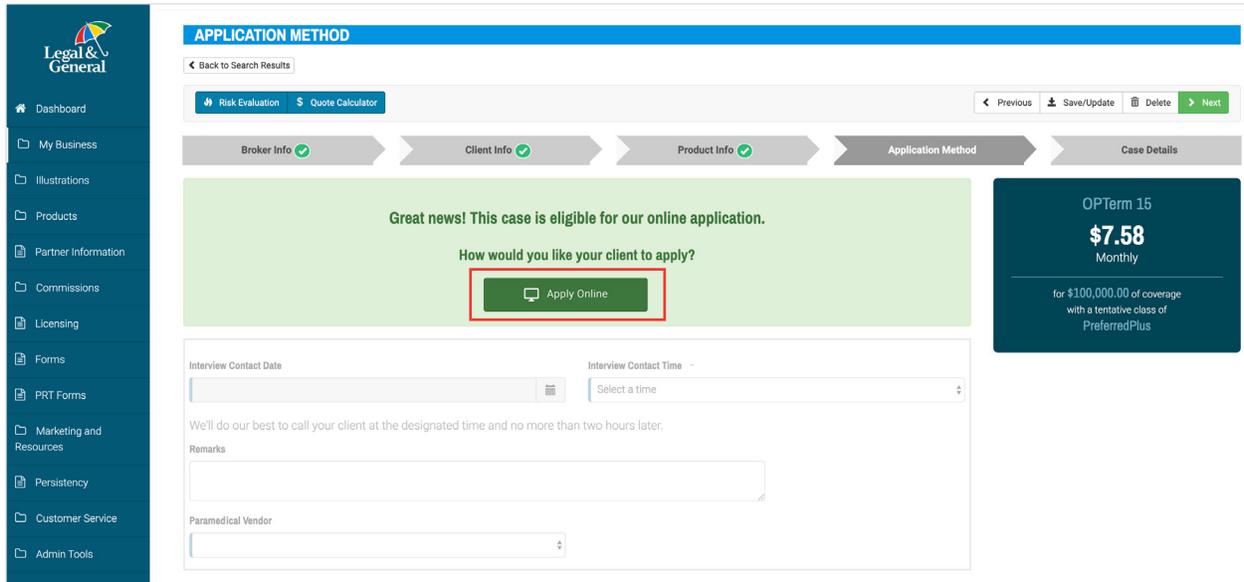
Remarks

Paramedical Vendor

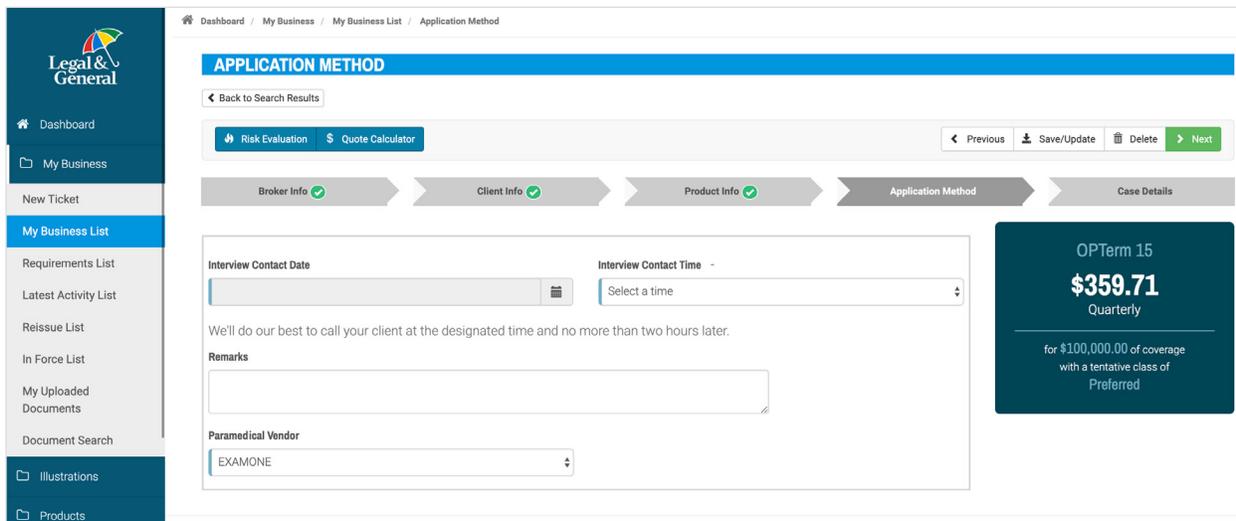
Please choose **EXAMONE** as the exam vendor.

APPLICATION METHOD tab (cont.)

If the policy is eligible for the digital application, you'll have the option to send a link to your client.

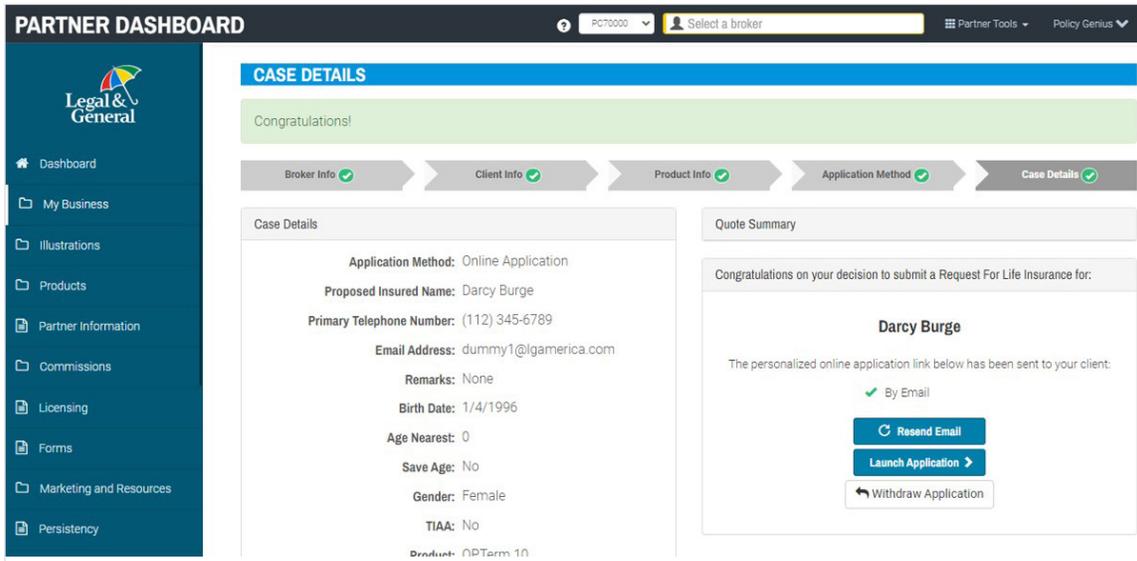


If the policy is **not eligible for our digital application**, you will be prompted to schedule a phone interview in the traditional way as shown on the screen below.



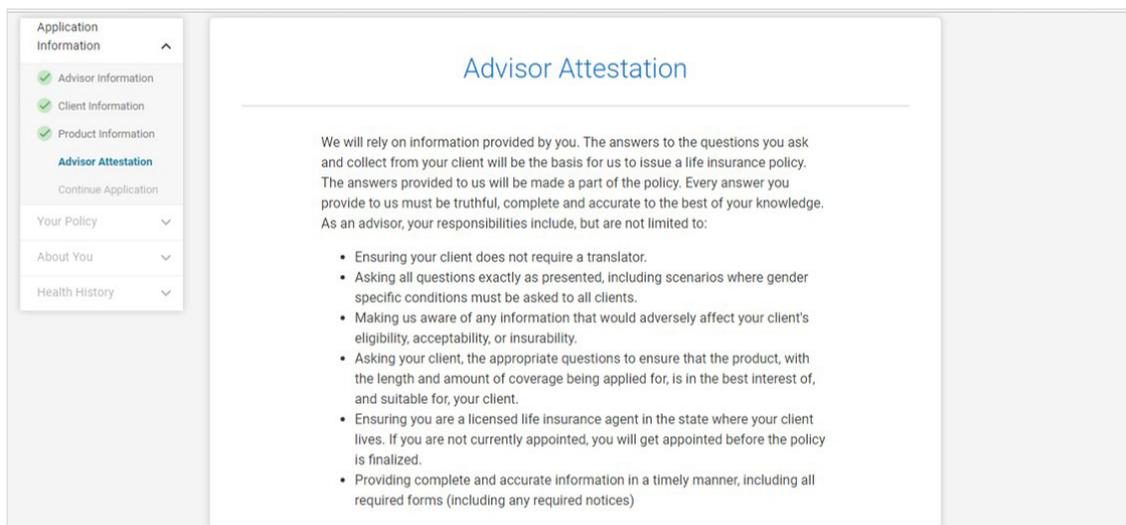
CASE DETAILS tab

On the CASE DETAILS tab, check to ensure all the information entered (to this point) is accurate.



AGENT ATTESTATION tab

- Read the information provided
- Click **I AGREE and Submit**
- The digital application link will be emailed to the applicant

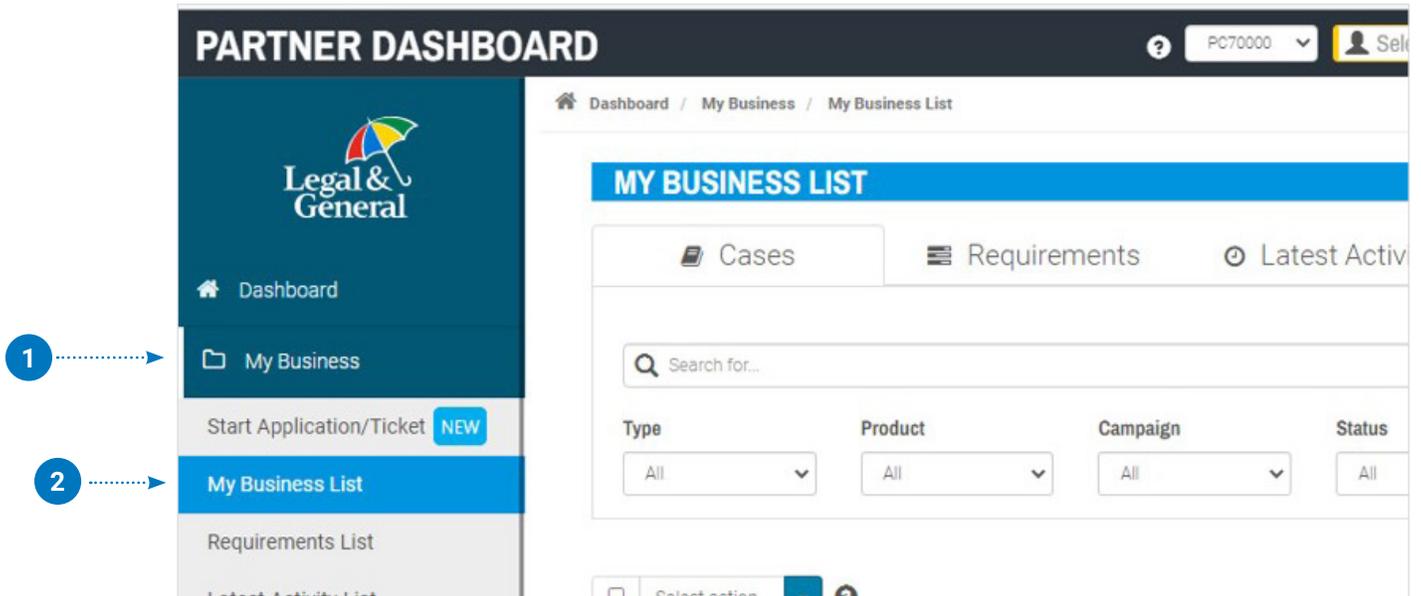


How to resend a link in Partner Dashboard

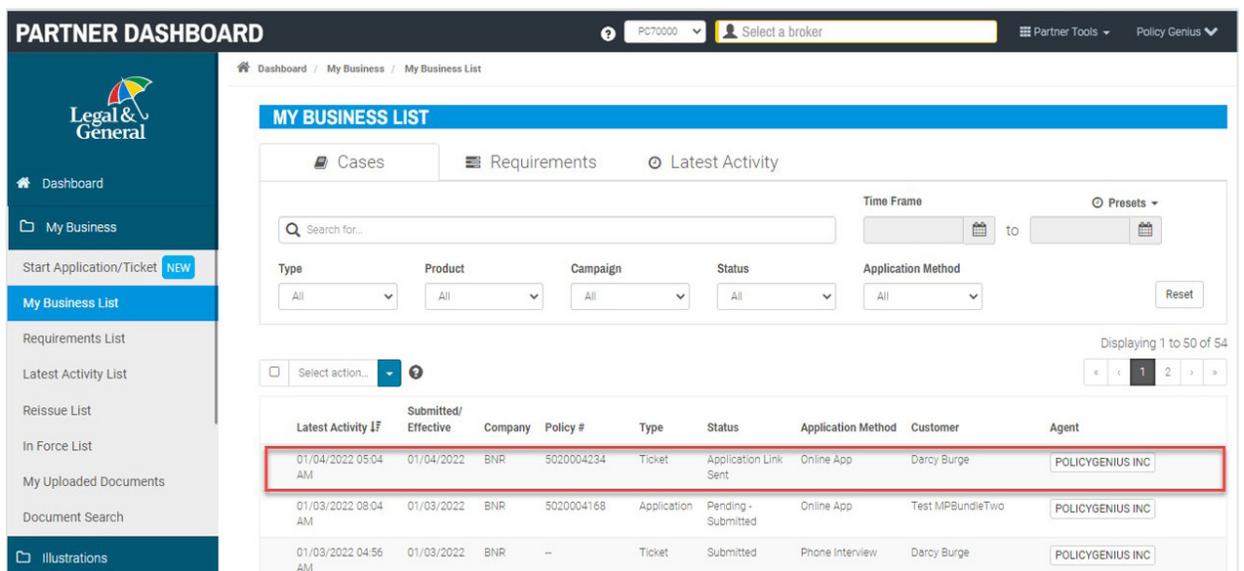
If your client is having trouble accessing the link or you just want to give a nudge, here's how you can resend a link.

How to resend a link in Partner Dashboard

Once logged in to Partner Dashboard, click **My Business**, then select **My Business List**.

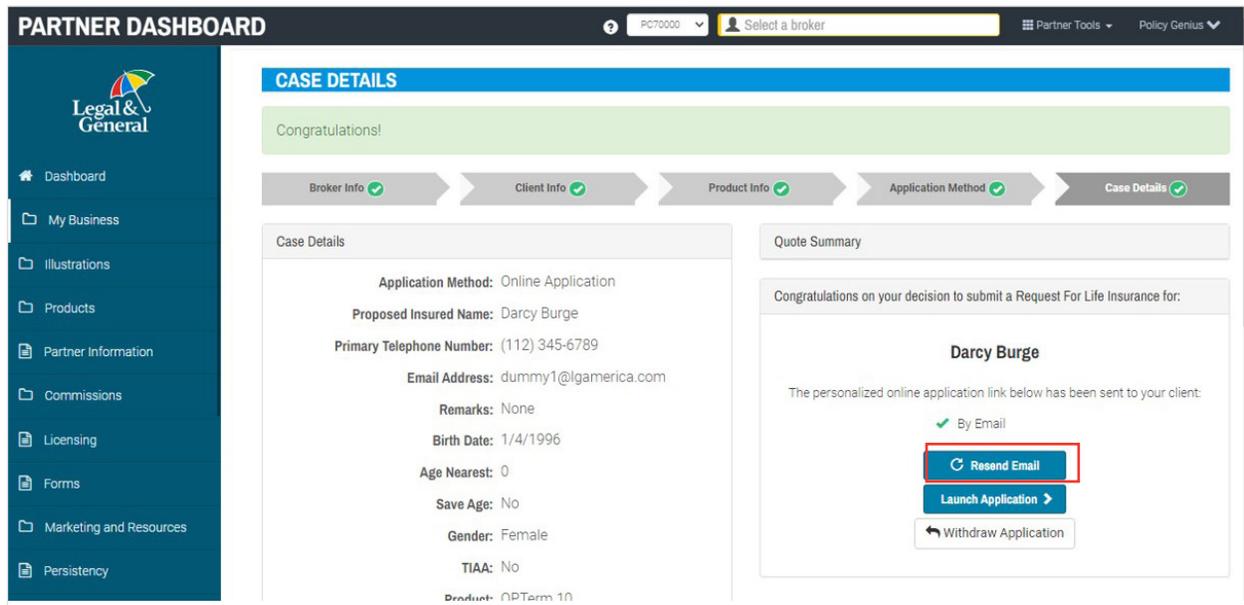


Select policy from list to view information.



How to resend a link in Partner Dashboard (cont.)

Once open, you can view information or resend the email link (this also gives you the option to correct the email address to send to).



Additional resources

To get started, visit partner.lgamerica.com

To learn more, visit <https://www.lgamerica.com/advisor/marketing/digital-application-platform>

*The new digital application is available for Banner Life business only at this time and is not available in New York. Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. Clients who do not meet all automated underwriting eligibility requirements may need to submit additional information, which may include paramedical examination, labs, or other medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 20-153