

Tips to drop a ticket to the new digital application

Legal & General America 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 – meaning faster completion and better placement.

To ensure your client has the opportunity to use this new platform, please follow the guidelines below:

1. The applicant must be eligible

All ages, all coverage amounts

Current exclusions:

- New York
- Waiver of Premium
- Business coverage/other
- Owner/Payor other than insured
- Multiple policies on the same insured

2. Include an email address

A valid email address should be included in the drop ticket so that eligible clients can immediately receive an email link to begin the application process.

If no email address is provided, LGA will follow up with the client to obtain the email during their preferred interview time which is a two-hour window. If they prefer, clients can continue to complete the application over the phone at that time.

3. Insured's name/DOB is correct

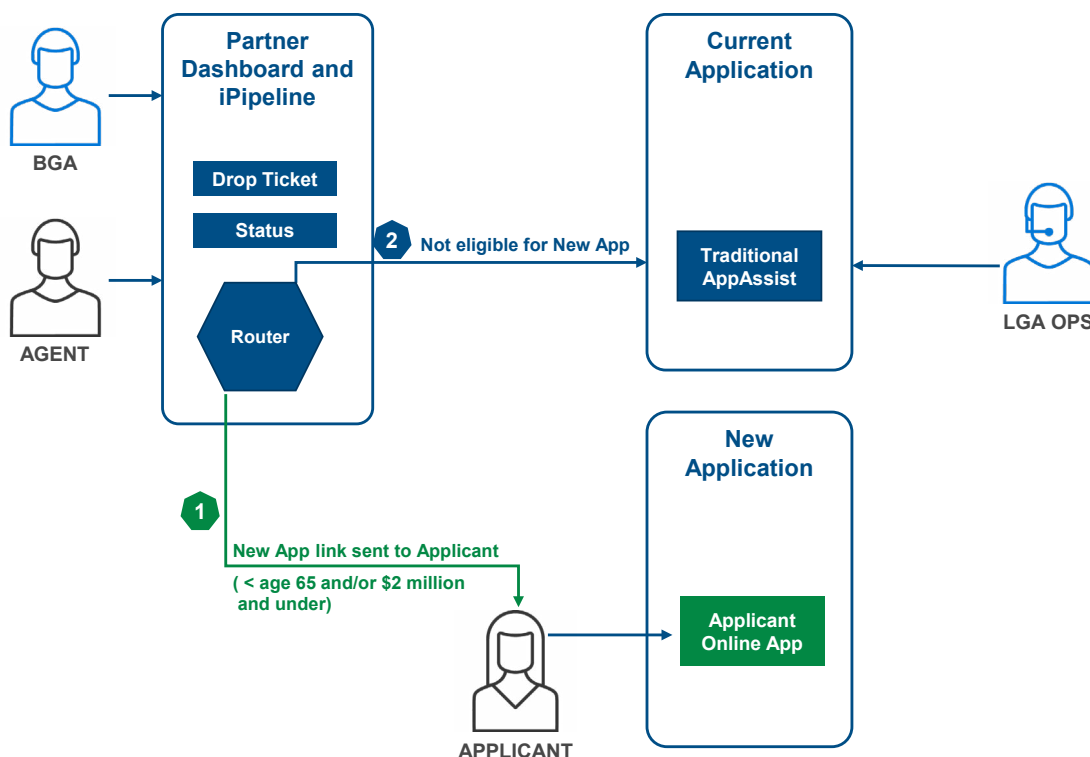
Information from the drop ticket is used in the authentication process for the applicant. If the last name is misspelled or the Date of Birth is not correct, the applicant will not be able to access the application.

4. Select 'cell' to allow text reminders

If your client would like to receive notifications and reminders via text messages, please select the 'cell' option under 'Phone Type'. Then click 'yes' to agree to the TCPA language.

Two application paths

Applicants will automatically be routed to the online application or to the traditional AppAssist application





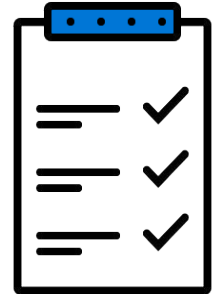
Preparing the client

After completing the drop ticket

If the client is eligible for the new digital app, they will receive an email with a link to the online application right away.

If the client receives an email link but does not complete the application, an in-house interviewer will attempt to call the client 5, 10 and 13 days after the initial application email is sent. If available, they can complete the new online application over the phone.

If the client is not eligible for the digital app, an in-house experienced telephone interviewer will reach out to your client within 24 hours at their preferred time.



The email to the client

Direct-access agencies will receive a copy of the email to the client. The email will come from 'onlineapp@lgamerica.com' and clients will go through a secure authentication process to start the application.

Email/Text Reminders

Clients will receive an email and text reminder to complete their application 2, 4, 7 and 15 days after the initial application email is sent. The link will expire after 30 days.

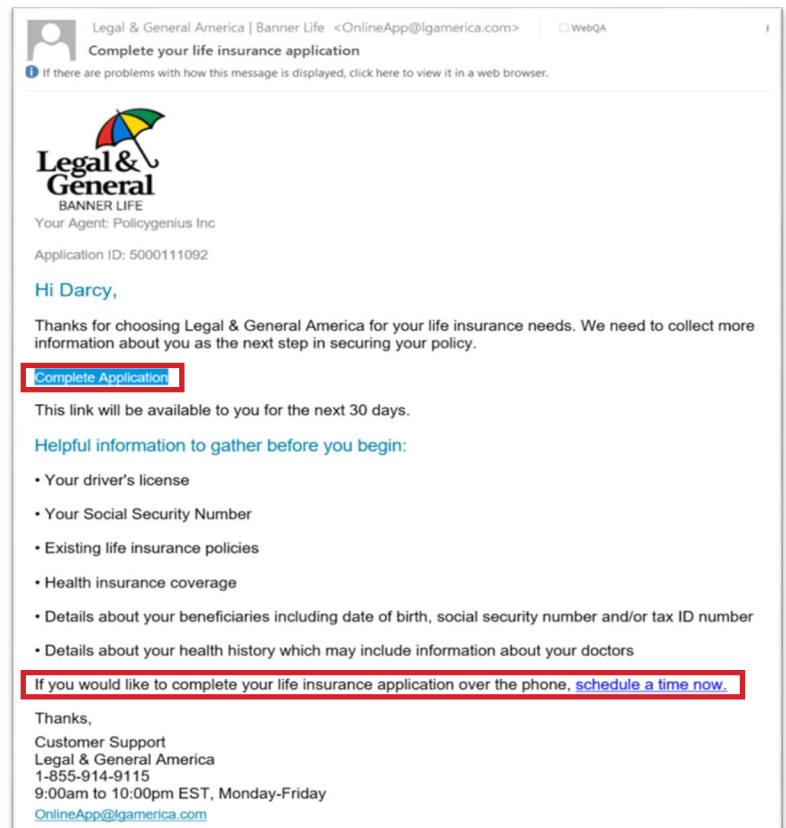
Rescheduling a Phone Interview

At the bottom of the client email there is an opportunity for applicants to reschedule the date and time of their telephone application interview should they choose not to use the online application.

Remind your clients

Remember to talk to your clients about:

- How family history will be covered on the application
- Naming their beneficiaries/contingent beneficiaries
- Understanding their inforce life insurance coverage
- The possibility of a short medical exam and labs



'What To Expect' Client One-pager

Learn more at lgamerica.com/digital-app

*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 fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. 20-197 (11.17.20)