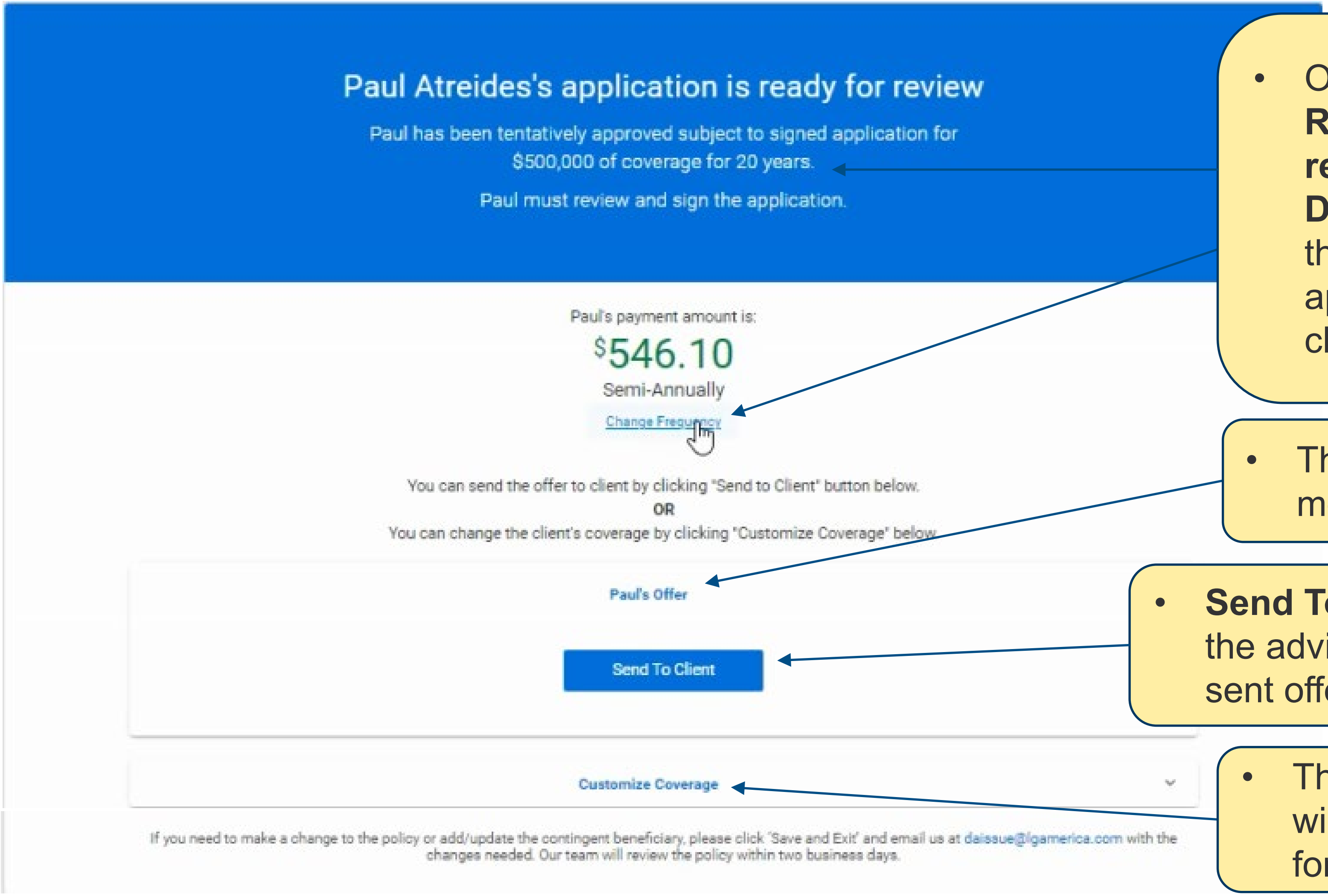
Get More Get Less (Advisor)

What are the changes?

- Option provided to customize Face Amount, Product Duration and Billing Frequency
- Billing frequency option available to client and advisor both (coverage customization limited to advisor view only)
- Advisor always gets the option to customize
  - If eligible for Get More , then option to apply for both Get More and Get Less
  - If not eligible for Get More , then option to apply Get Less only
- New business rule for Get More to derive the maximum amount and the applicable product
- Advisor can customize more than once as long as offer is not accepted by client
- Client re-signs the application based on customization and acceptance
- Application packet is recreated based on customization and updated policy packet with effective date

Advisor offer screen



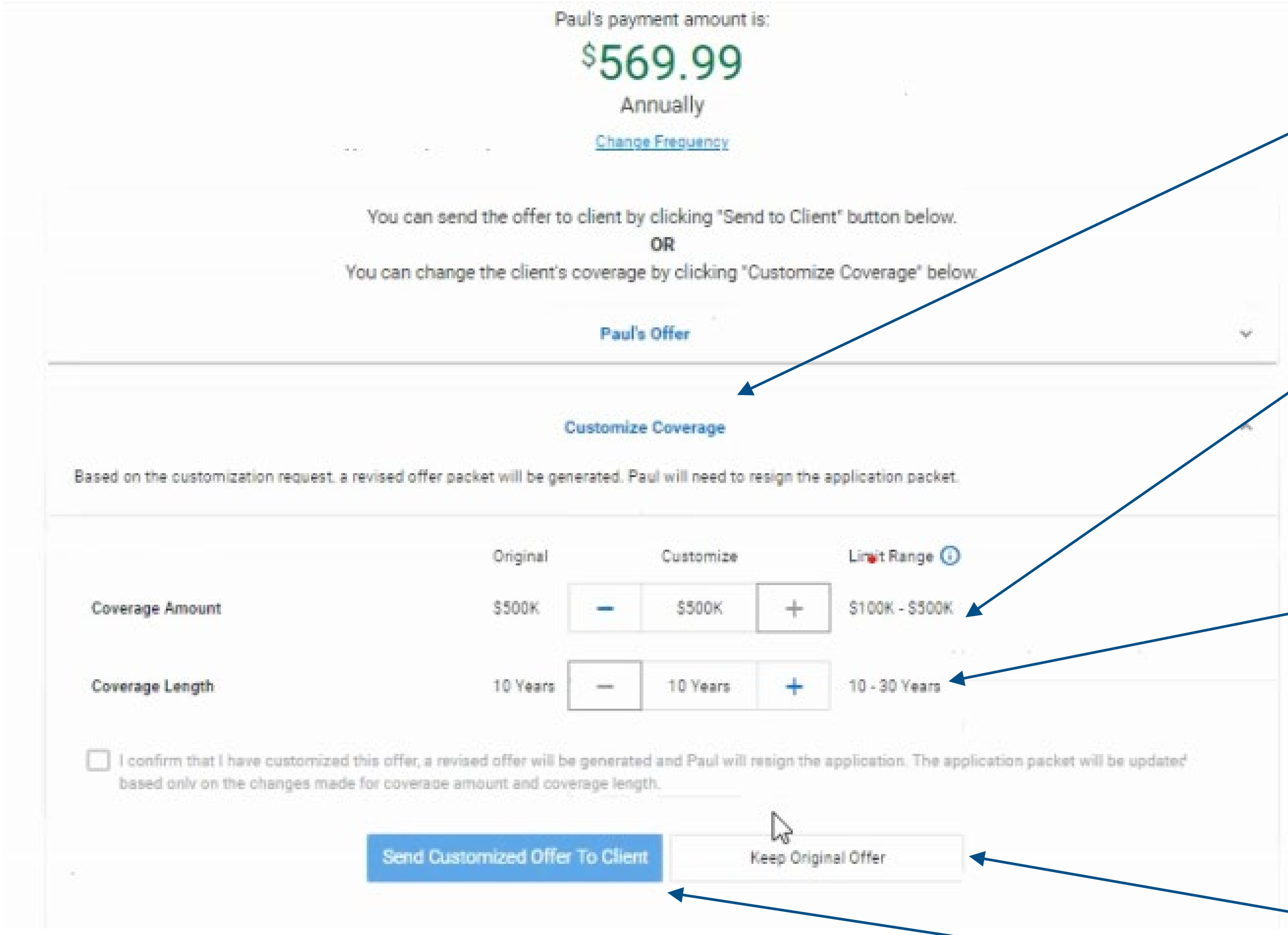
- Once the advisor clicks on the **Review Offer** link in the **offer email received or from Partner Dashboard**, they will be directed to the **Offer Screen** with details of the approved amount and an option to change billing frequency.

- The **Offer** section will be in expanded mode by default.

- **Send To Client** will always be available to the advisor in order to send the previously sent offer to client if required

- The **Customize Coverage** section will be in collapsed mode by default for **Face Amount** and **Duration**.

Advisor offer screen – customize coverage section



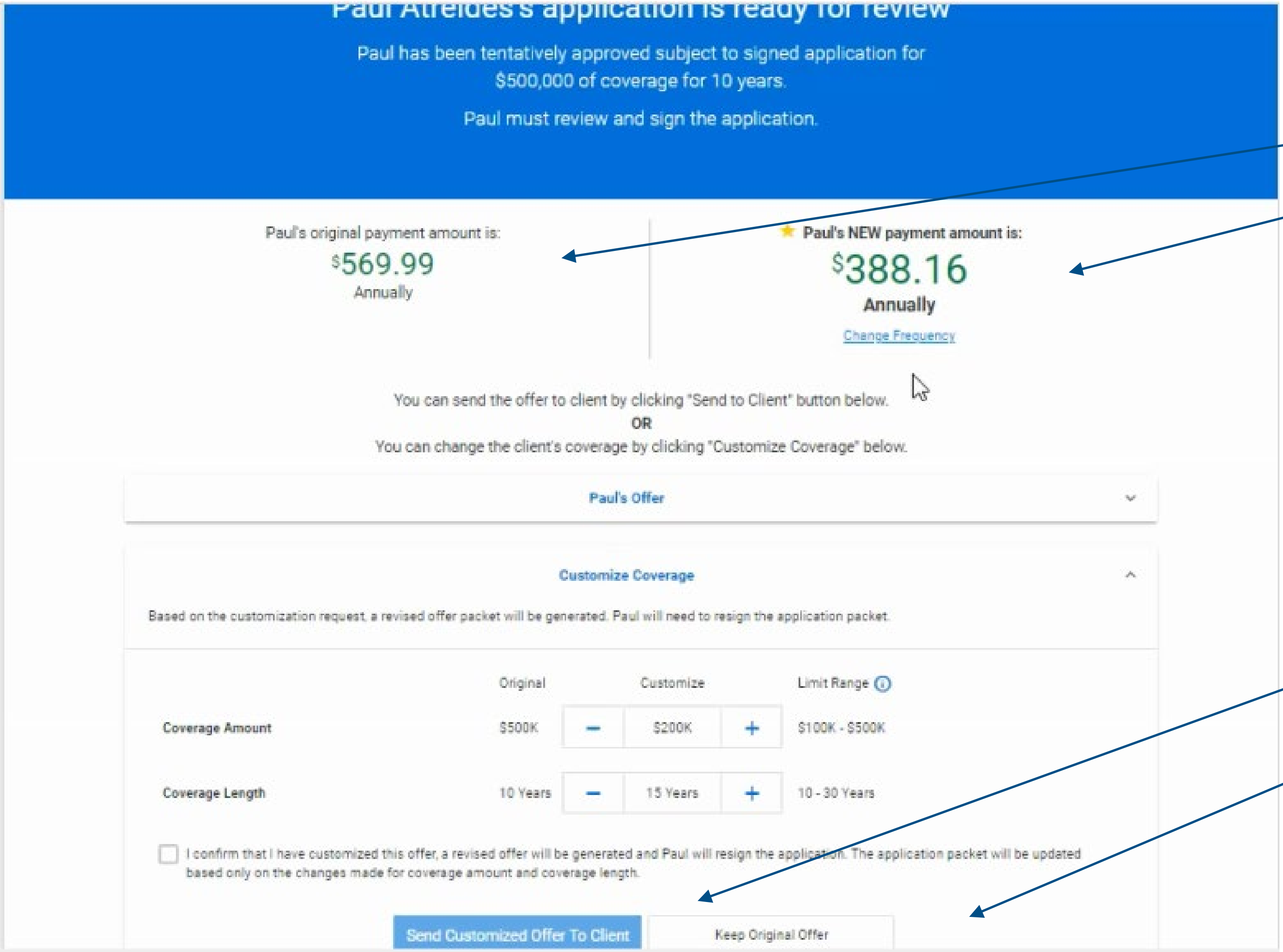
- After clicking the **Customize Coverage** option, the **Offer Screen** collapses and the **Customize Coverage** will expand with options to modify the offer.

- **Coverage Amount** can be selected in 50k intervals by clicking "+" and "-" buttons.

- **Coverage Length** can be selected in increments of 5 by clicking "+" and "-" buttons ranging from Term10 to Term40. Product availability will be dynamic based on age eligibility and Term10 will not be available in the slider bar if not applied initially.

- **Send Customized Offer to Client** and **Keep Original Offer** buttons remain disabled till check box is clicked.

Advisor offer screen – old & new premiums



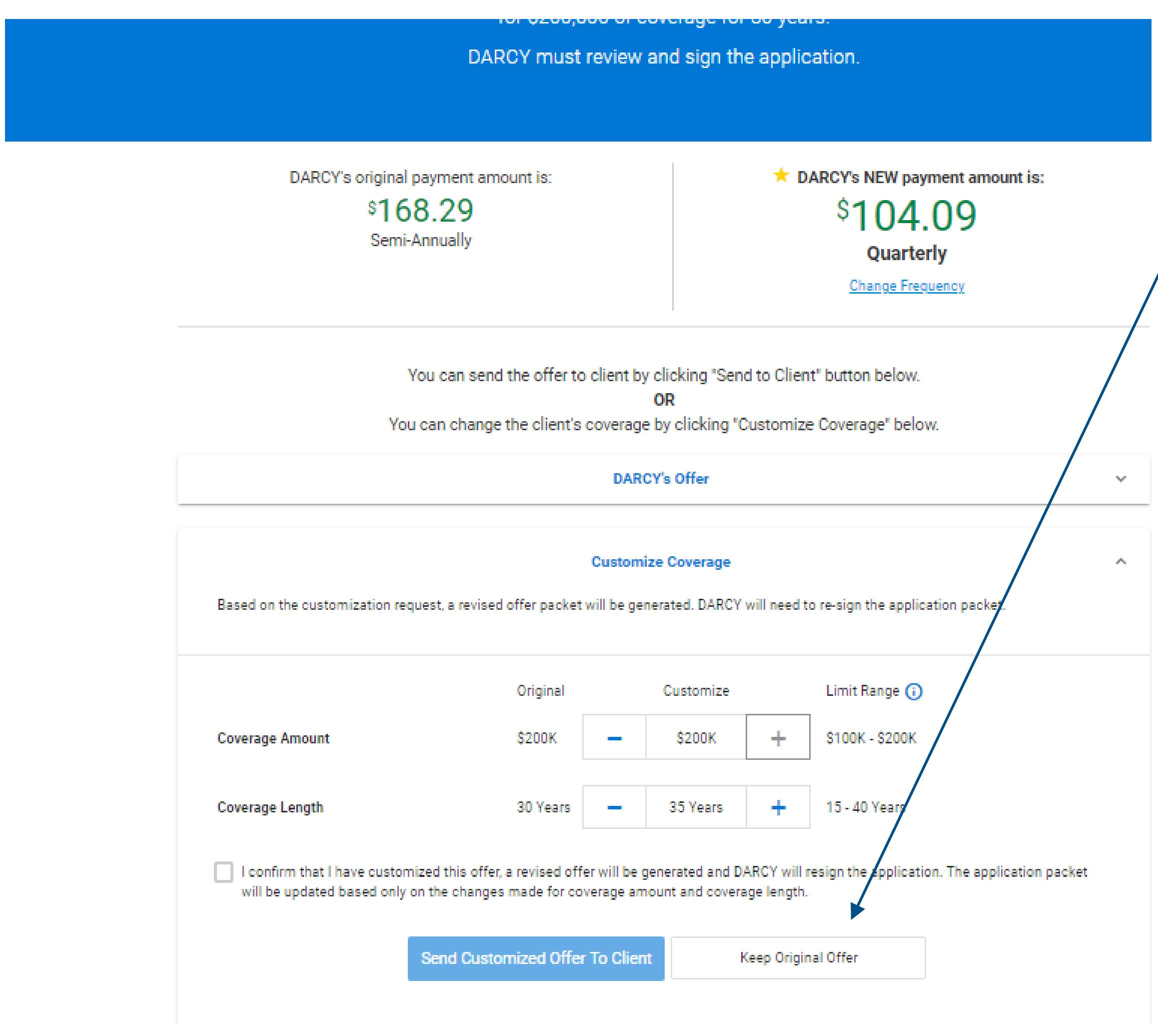
- During the customization process, both the **Original** and **New Payment** Amounts will be shown.

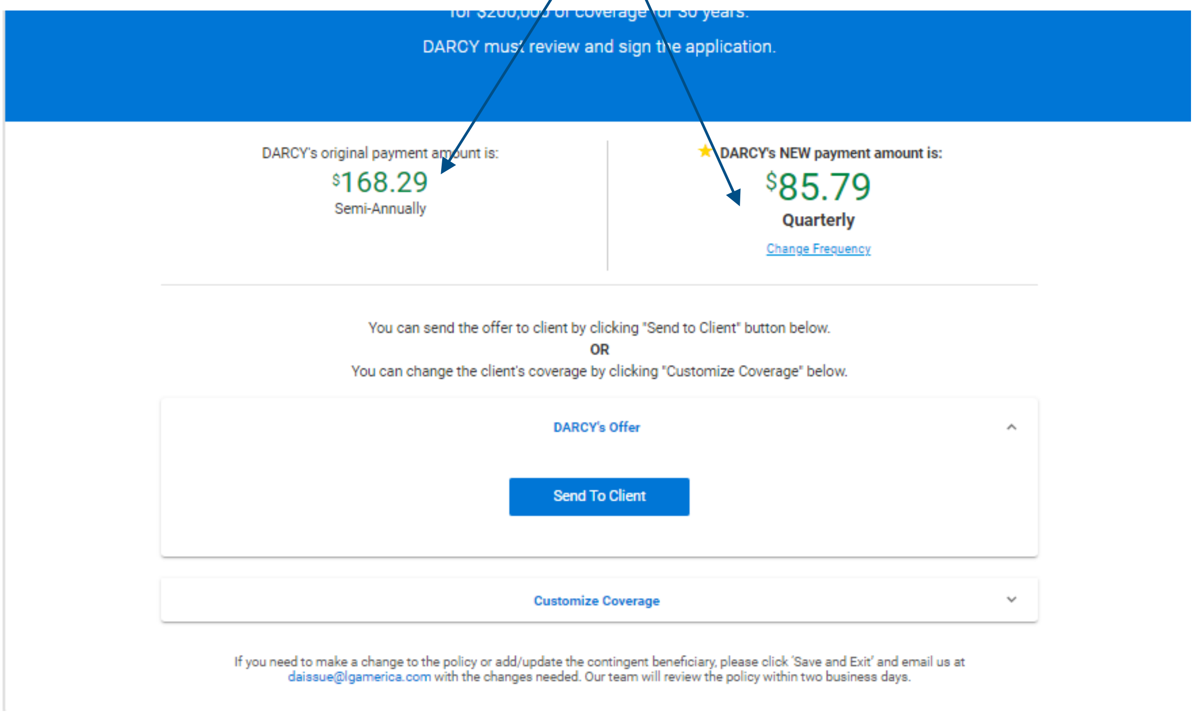
- Once customization has been completed, the advisor has two options:
  - **Send Customized Offer to Client** or **Keep Original Offer**
  - Should **Keep Original Offer** be selected, the initial approved amount will be displayed above as it appeared earlier and can then be sent to the client.

Offer screen – keep original offer

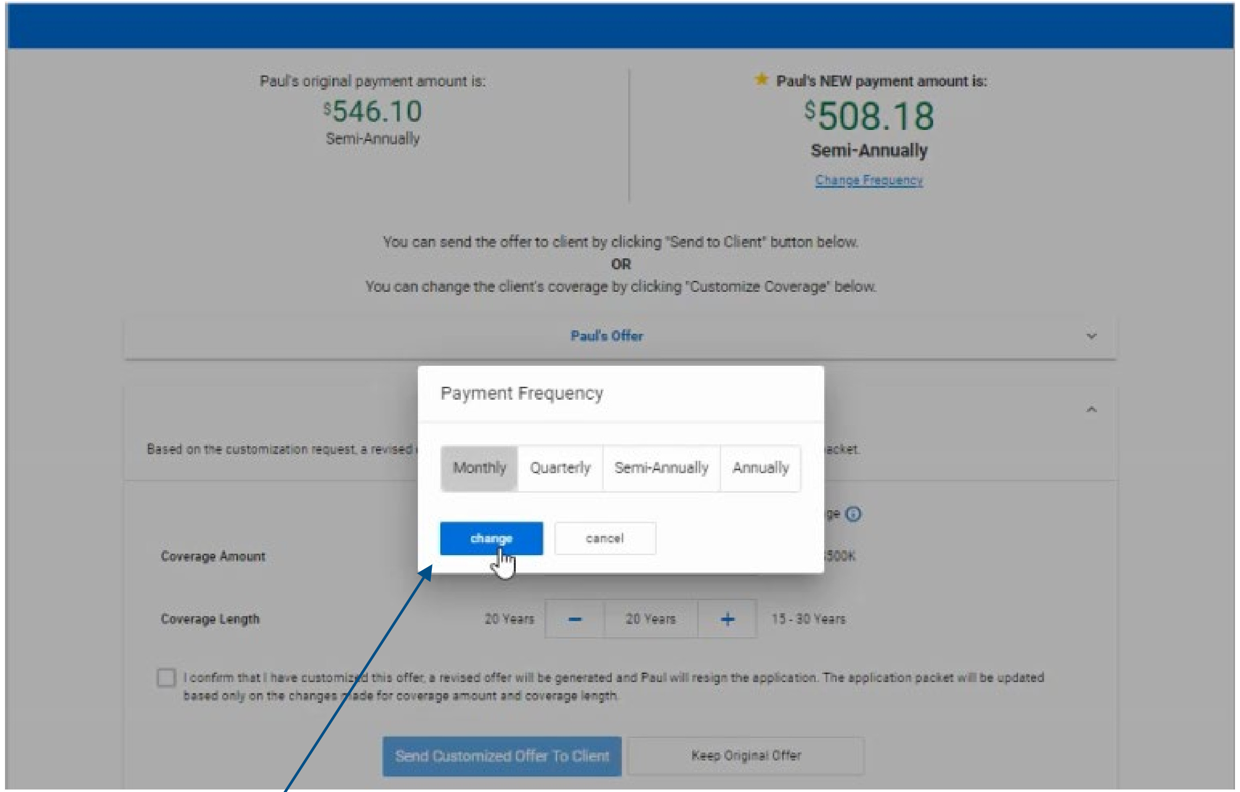
- The **Keep Original Offer** option will collapse the customization section and display the initial offer.

- If the billing frequency was changed, then the initial offer with the old and new billing frequency is displayed.

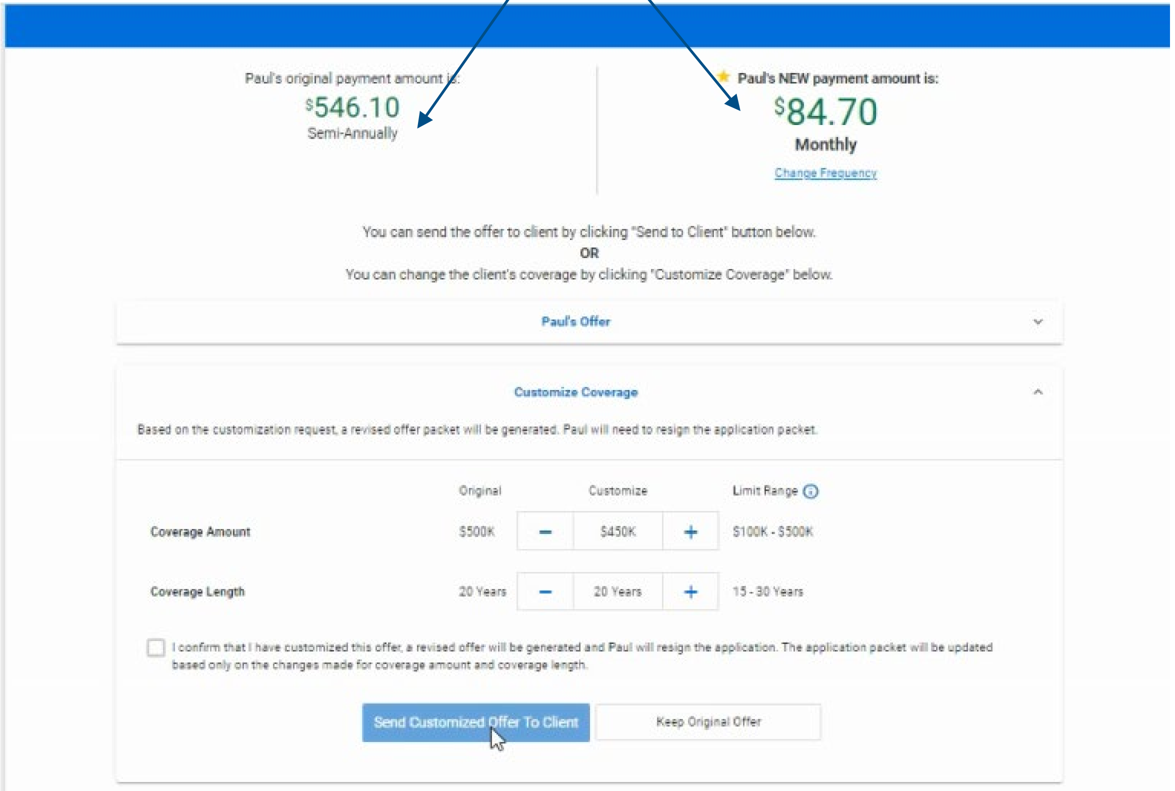




Advisor offer screen – change billing frequency

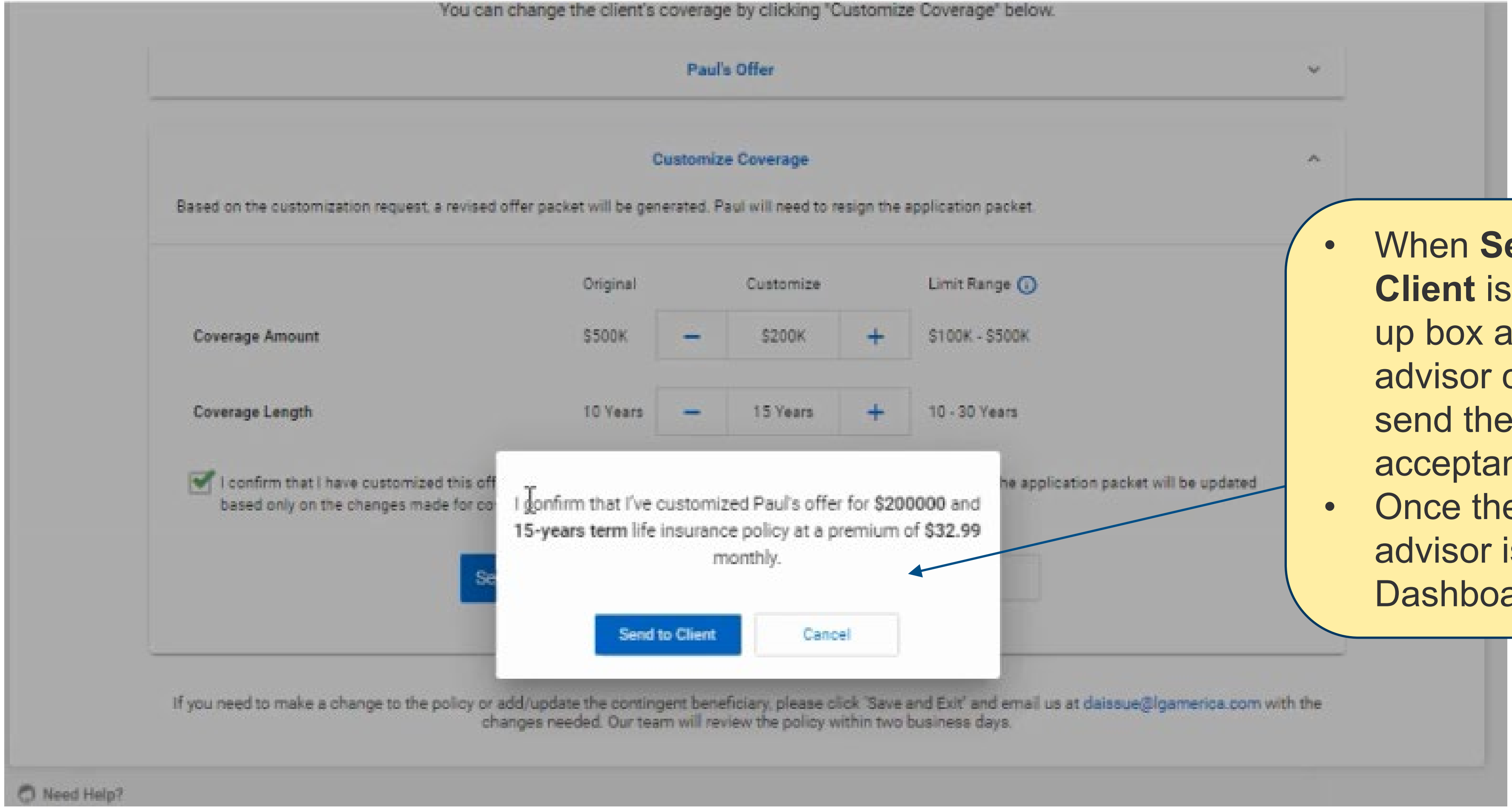


- As with the other customized options, the original and new payment details are displayed in the offer screen.



- The option to **Change Billing Frequency** is made available for the initial and customized offer. Please note that clients always have the option to change frequency.

Advisor offer screen – send customized offer to client



- When **Send Customized Offer to Client** is selected, an affirmation pop-up box appears. If approved, the advisor can select **Send to Client** to send the email offer to client for acceptance.
- Once the email offer is sent, the advisor is routed back to Partner Dashboard.

Accept offer email to client

Accept your life insurance policy offer

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

Reply | Reply All | Forward | ...

Wed 6/9/2021 12:15 AM

This message has been archived by Retain on June 09 2021 06:07

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Your Agent: Zander Insurance Agency A Tn General Partnership
Your application ID: 5100033329

Hi Jodi,

Congratulations! Your life insurance application has been approved. Please click the link below to review and accept your offer.

Have your bank account information or credit card handy

Accept Offer

This offer will only be valid for a limited time so please review and accept the offer as soon as possible.

Please contact us if you have any questions or concerns. Thank you again for choosing us for your life insurance needs.

Thanks,

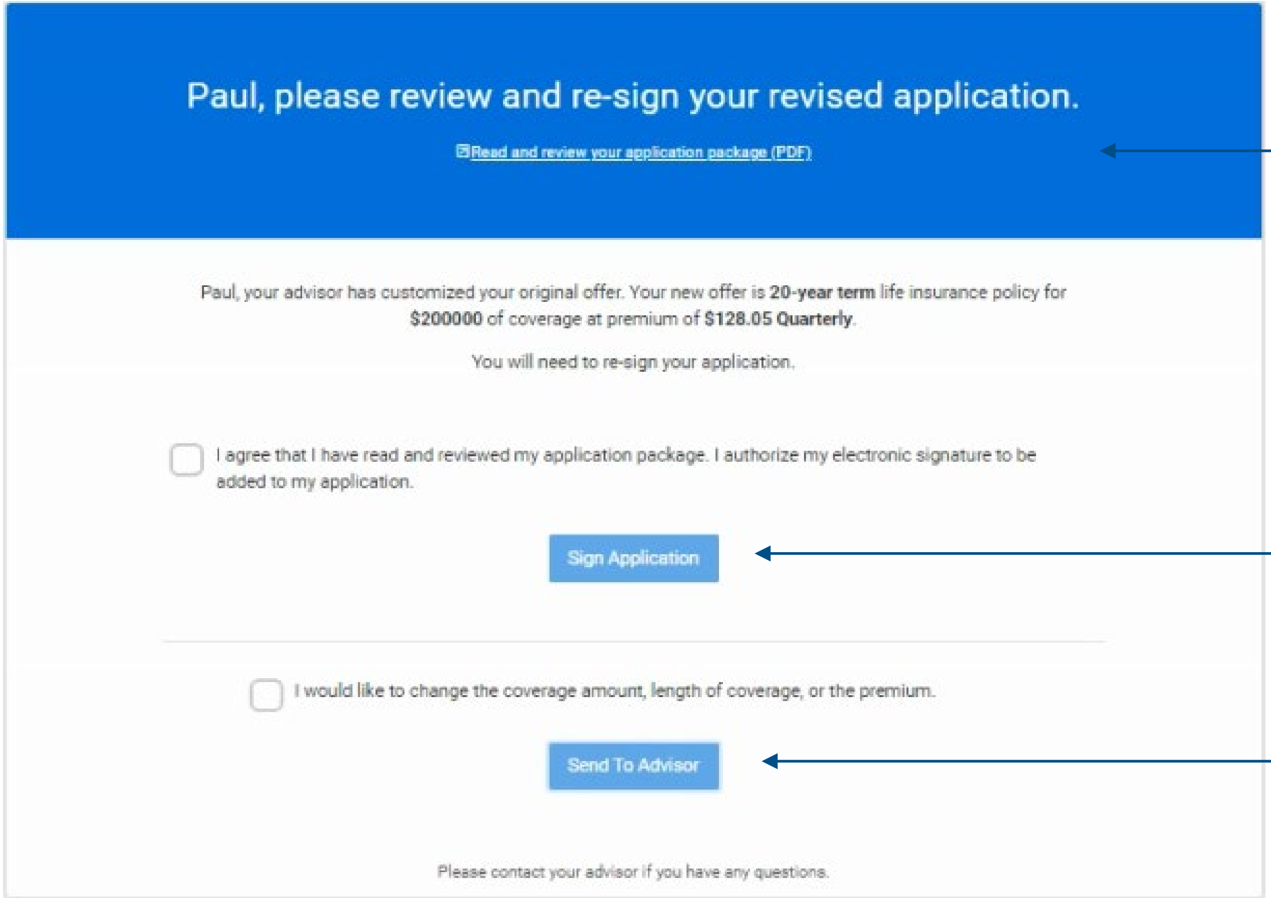
Customer Support

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

OnlineApp@Lgamerica.com

New e-signature screen based on offer customization

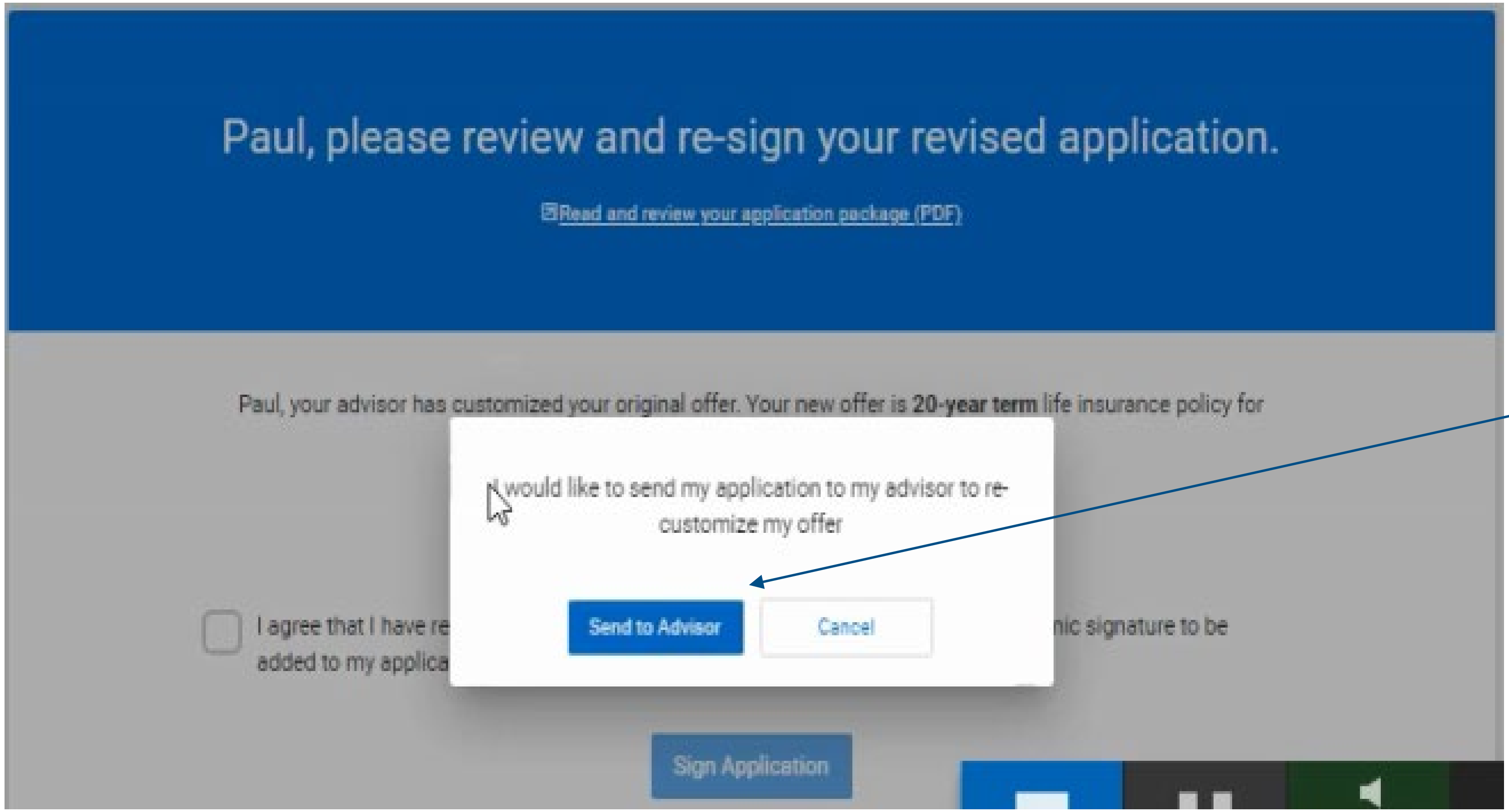
Legal & General



- Once the client clicks the **Accept Offer** option in the offer email, he/she will be redirected to a new e-signature page. Note that a new application packet will be made available based on the customization of **face amount**, **billing frequency** and **product**.

- The client can opt to **Sign Application** or **Send to Advisor**.
  - **Sign Application** will capture the client's e-signature and redirect to the offer page.
  - **Send to Advisor** will send the offer back to the advisor for re-customization and a thank you page will be displayed.

New e-signature screen – send to advisor



- If **Send to Advisor** is selected, the offer is sent back to the advisor for re-customization and a thank you message is displayed.
- An email is triggered to the advisor to modify the offer as per his/her client's need and an affirmation pop up for is displayed.
- Please note that the policy packet will not updated with signature & date.

Re-customized offer email to advisor

EXTERNAL: Re-Customize DARCY BURGE's life insurance offer | 5000130004

Legal & General America | Banner Life <OnlineApp@lgamerica.com>

To WebQA

Reply | Reply All | Forward | ...

Tue 6/8/2021 5:52 PM

This message has been archived by Retain on June 09 2021 06:07

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Writing Agent: Zander Insurance Agency A Tn General Partnership
Product: OPTerm 40
Quoted Premium: $579.64

Hi,

Your client, DARCY BURGE, has requested to change their life insurance offer. Please review and re-customize the offer as per your client's need. The previous offer was for $150,000 for OPTerm 40 at a premium of $579.64 semi-annually.

You can review your client's offer and re-customize it by clicking the below link or by using 'My Business List' within Partner Dashboard.

Review Offer

Alternatively, you can review your client's offer and re-customize it by editing the application from your CRM or portal.

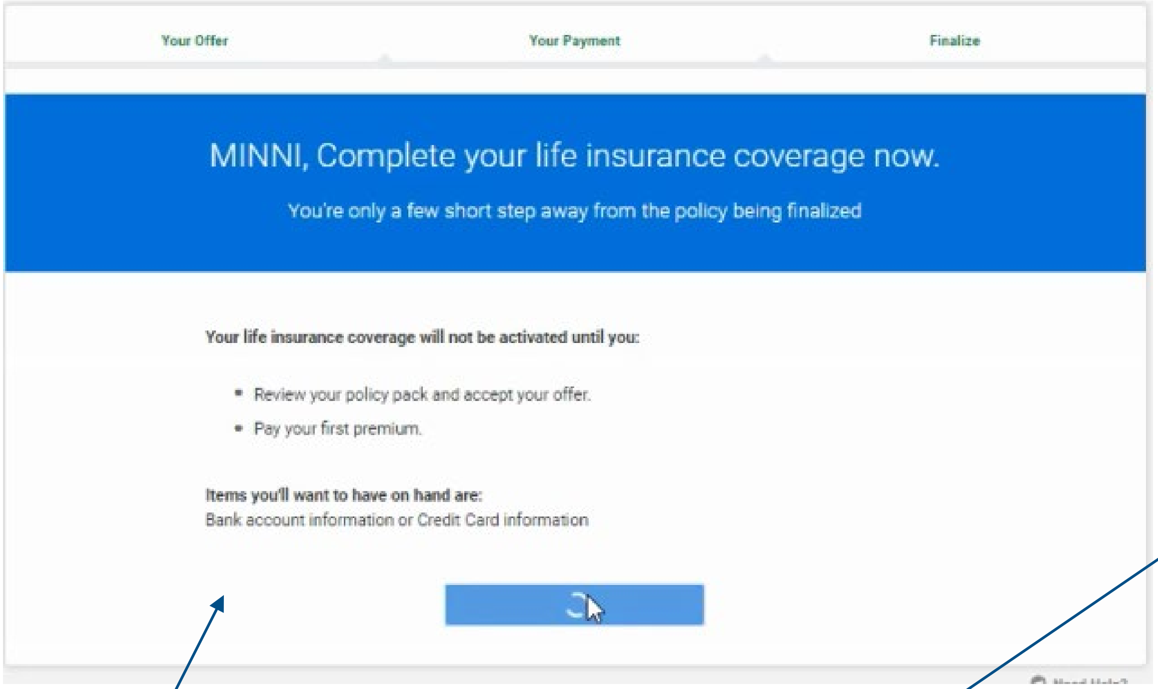
Thanks,

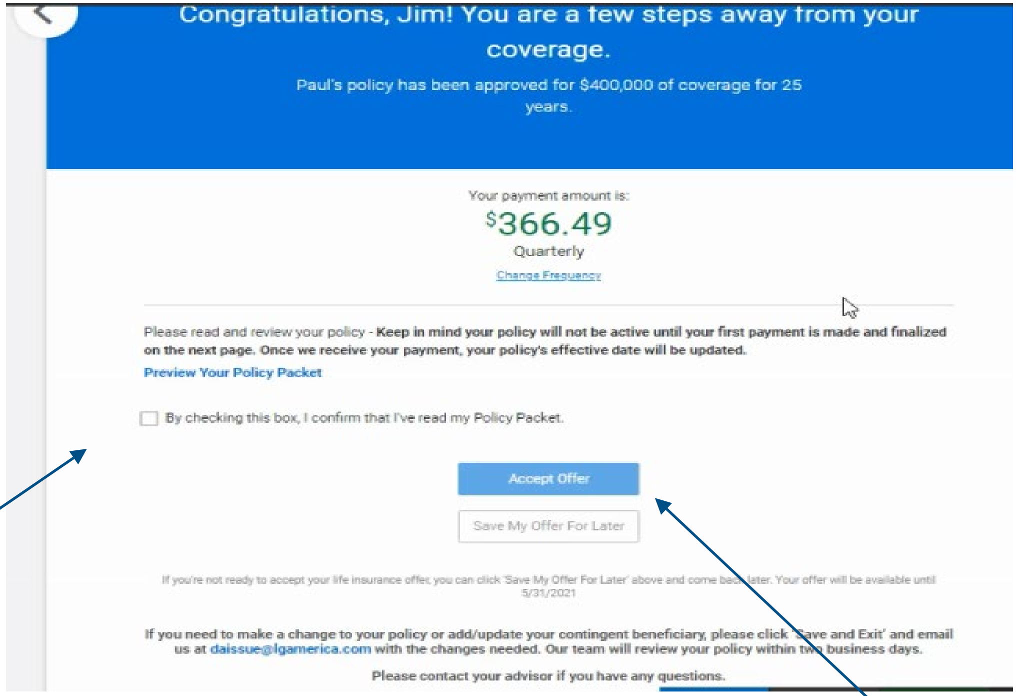
Customer Support

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

OnlineApp@Lgamerica.com

Offer screens – after the application is re-signed

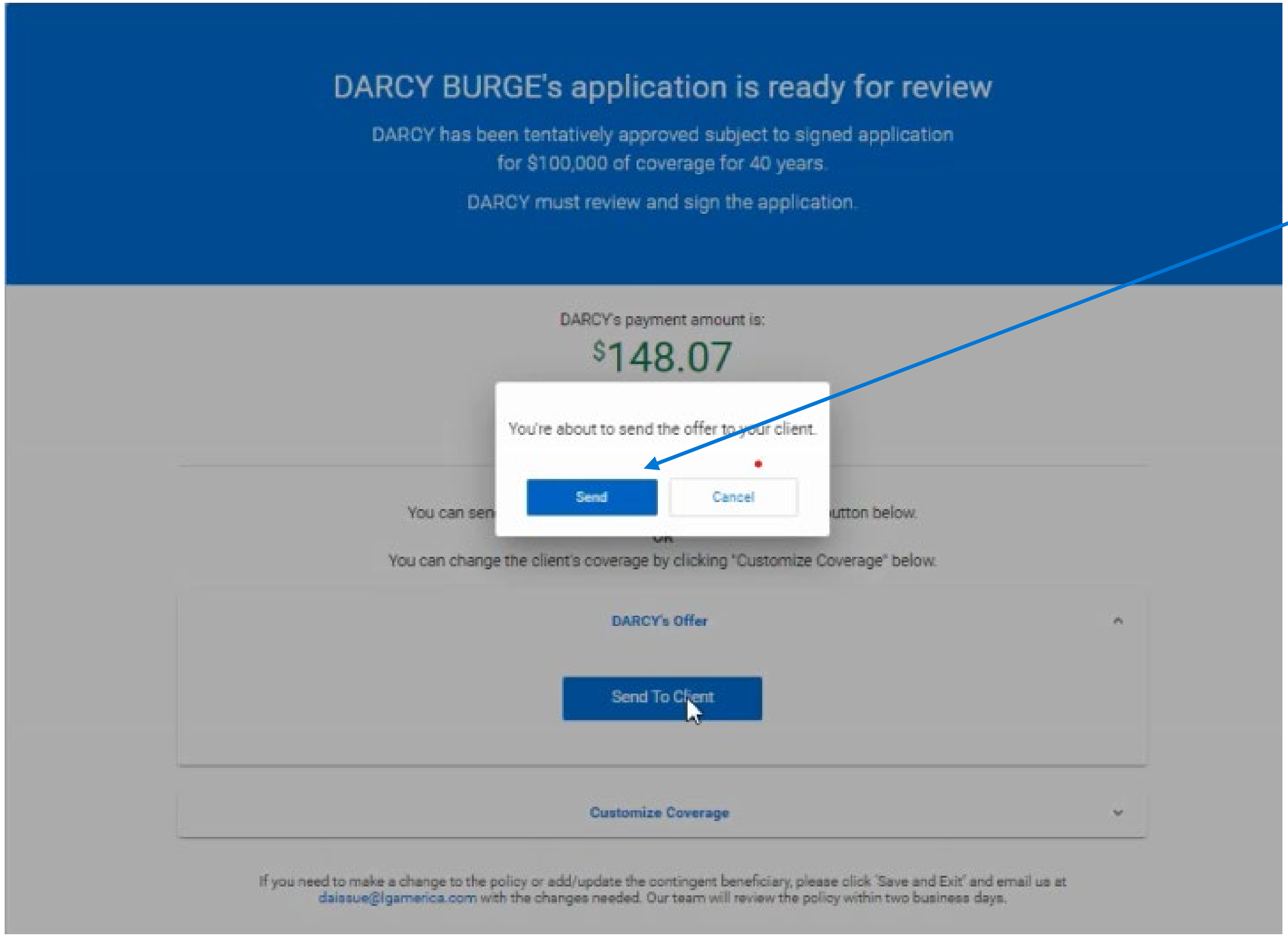




- Once offer is signed, the client is redirected to an offer splash page and then to the offer page where the policy packet with customized offer details will be displayed.

- Once the client opts to Accept Offer, he/she will be redirected to the pay screen to complete the offer as per the current offer pay issue functionality.

Offer screen – send to client without customization



- If the advisor opts to send the offer to the client without customization, an affirmation pop up is displayed and the advisor can then click **Send** to send the offer to the client.
- Client receives the email to **Accept Offer** as mentioned in Slide 12.

- Once the client clicks to **Accept** Offer, he/she will be redirected to the offer splash page as mentioned in slide-16
- The advisor is routed back to Partner Dashboard.

APPENDIX

Eligibility and limitations

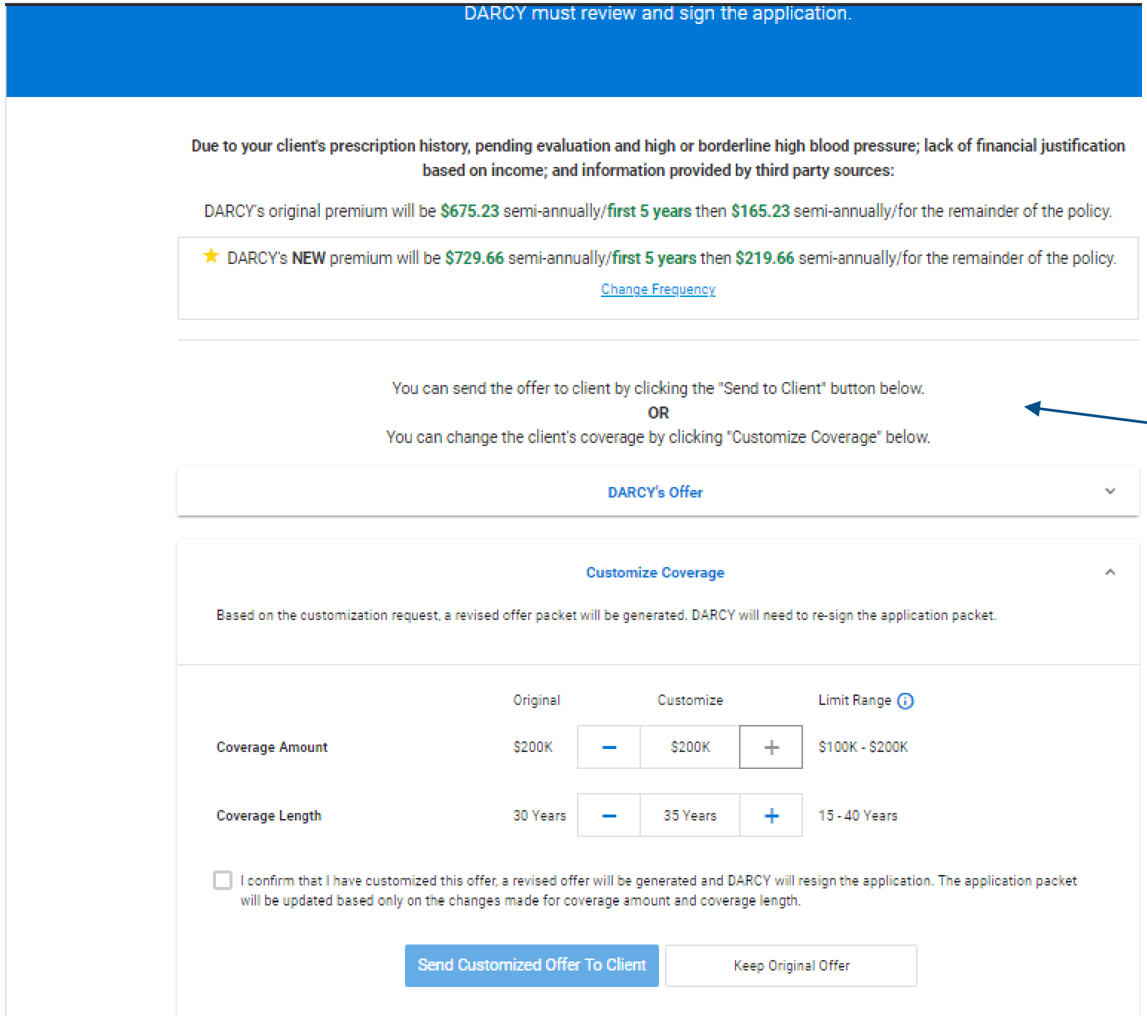
Following defines Get More eligibility

- Face amount not greater than $2,000,000
- Insured is less than 71 years old
- Insured income more than $25,000
- No table ratings
- No additional underwriting requirements for the increase in coverage (including Business Financial information)
- No business insurance
- No multiple applications

Flat Extras, Waiver of Premium, and Term Riders all eligible

- The increasing of coverage/duration will be limited by underwriting rules
- Limited to changes that do not result in additional evidence requirements
- Limited based on premium to income calculations
- Limited to changes that would not impact riders (i.e. a decrease in duration resulting in the need to remove a term rider)

Offer screen – flat extra



- Flat duration and flat extra details without any customization
- Flat duration and Flat extra details with customization as per face amount/product/billing frequency

Offer screen – once offer accepted

DARCY BURGE's application is ready for review

DARCY has been tentatively approved subject to signed application for $100,000 of coverage for 40 years.

DARCY must review and sign the application.

DARCY's payment amount is:

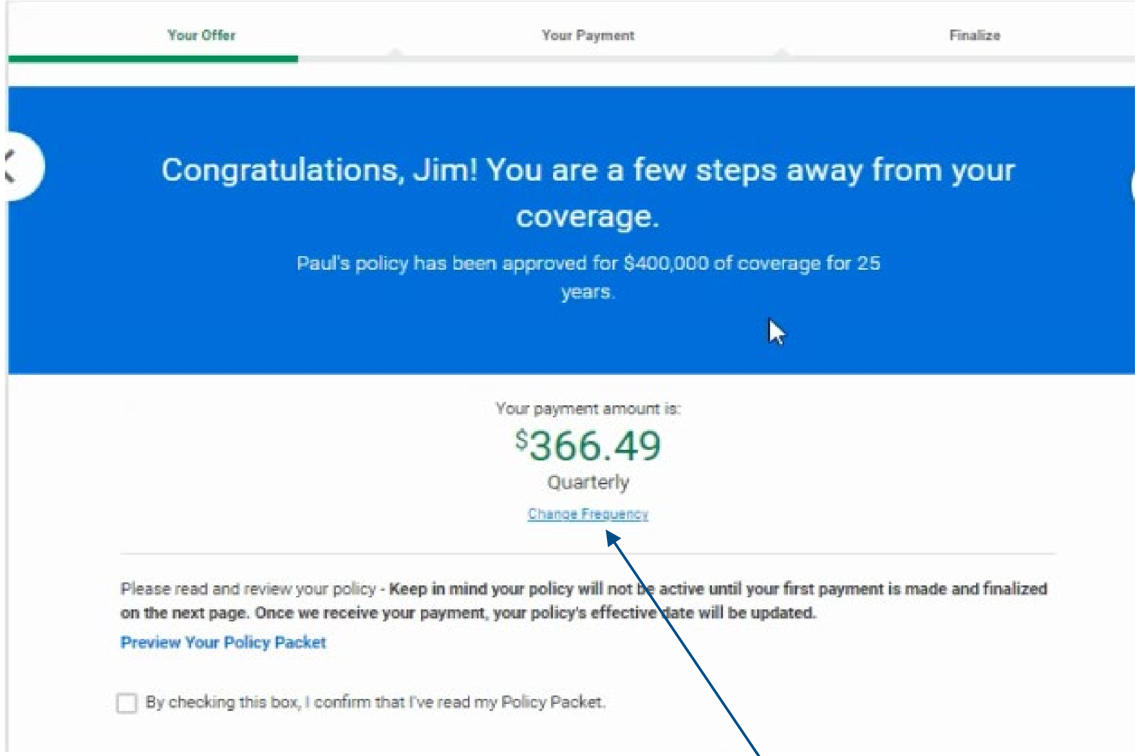
$148.07

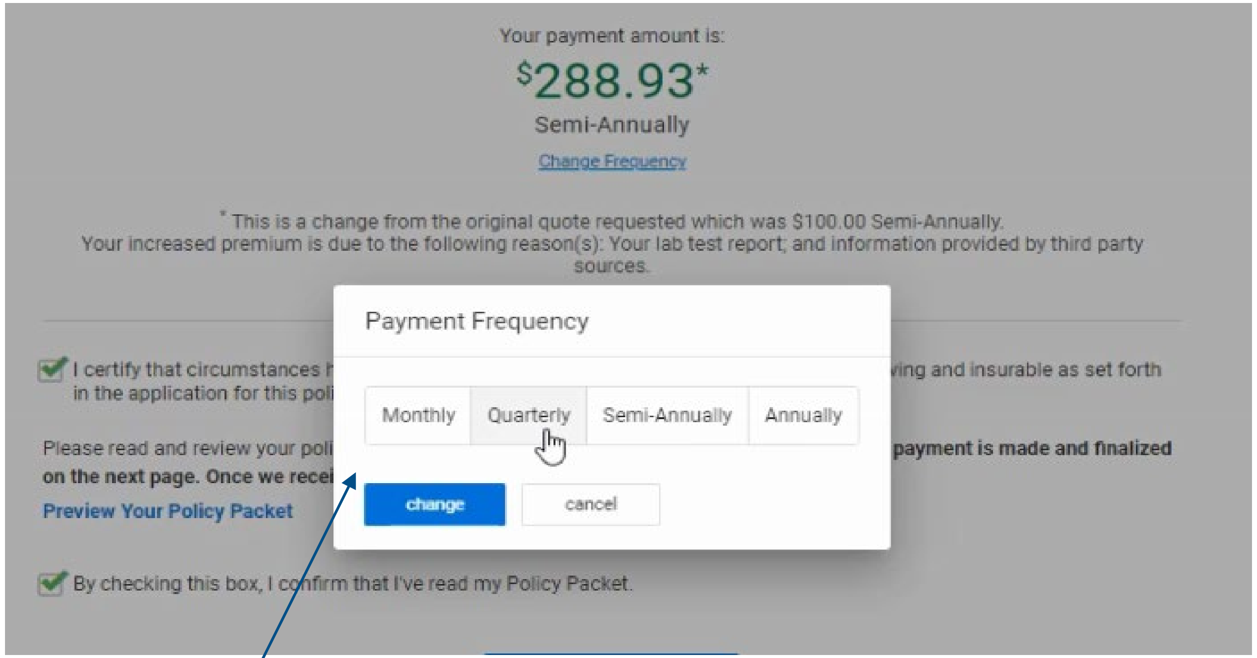
Semi-Annually

If you need to make a change to the policy or add/update the contingent beneficiary, please click 'Save and Exit' and email us at daissue@lgamerica.com with the changes needed. Our team will review the policy within two business days.

- Once the offer is accepted by the client, the advisor can no longer customize the offer but can view the offer page to check that the offer was accepted by the client.
- The advisor can customize the offer more than once before the offer is accepted by the client.

Applicant offer screen – change billing frequency

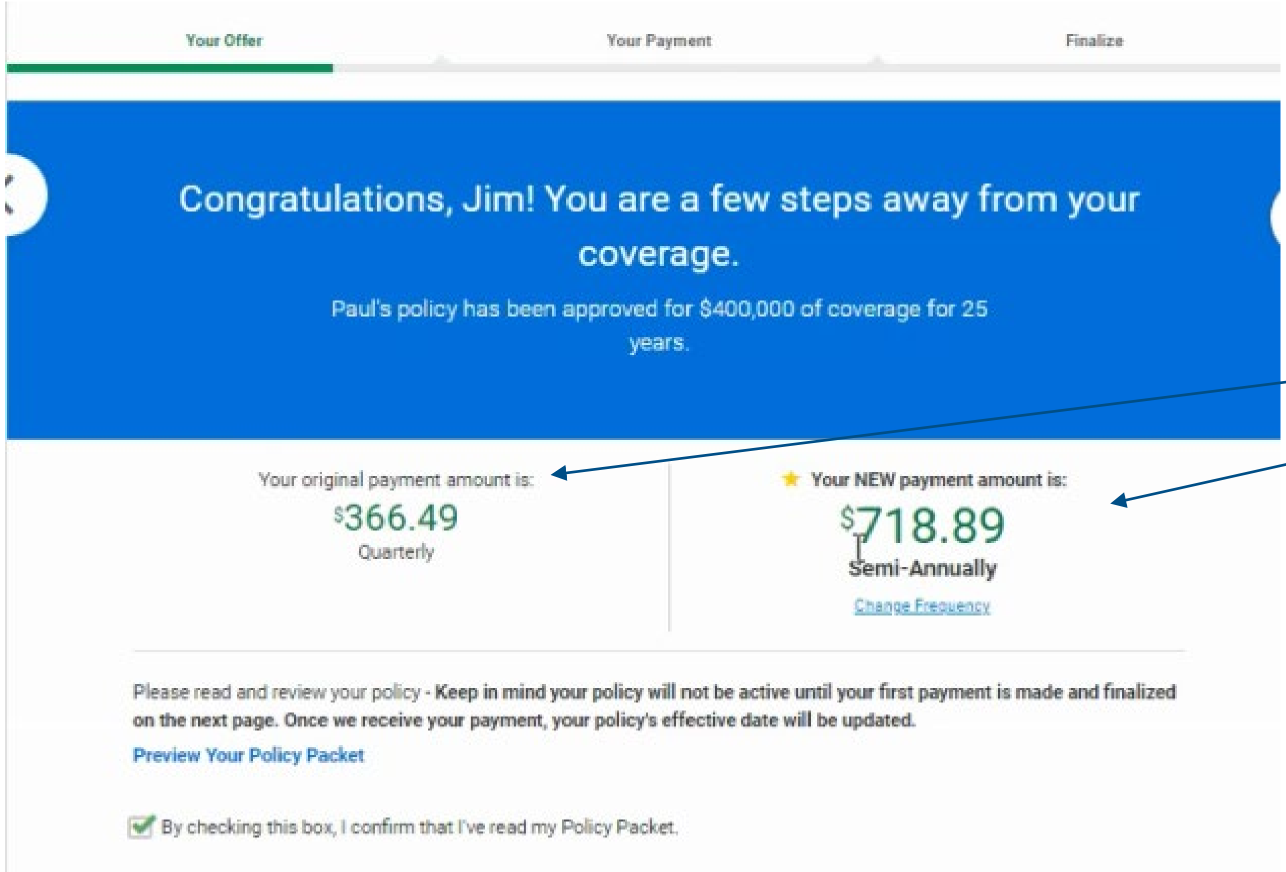




- Option to change billing frequency is made available for the client for initial as well as for the customized offer.

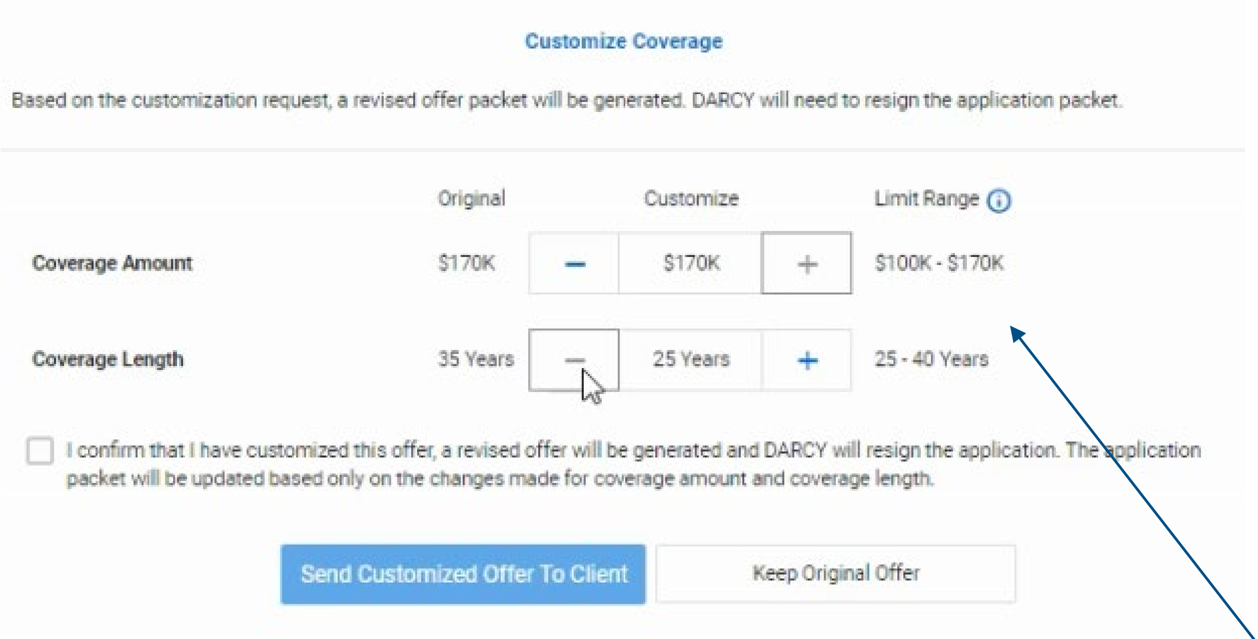
- Pop up shows to select new payment frequency.

Applicant offer screen – change billing frequency



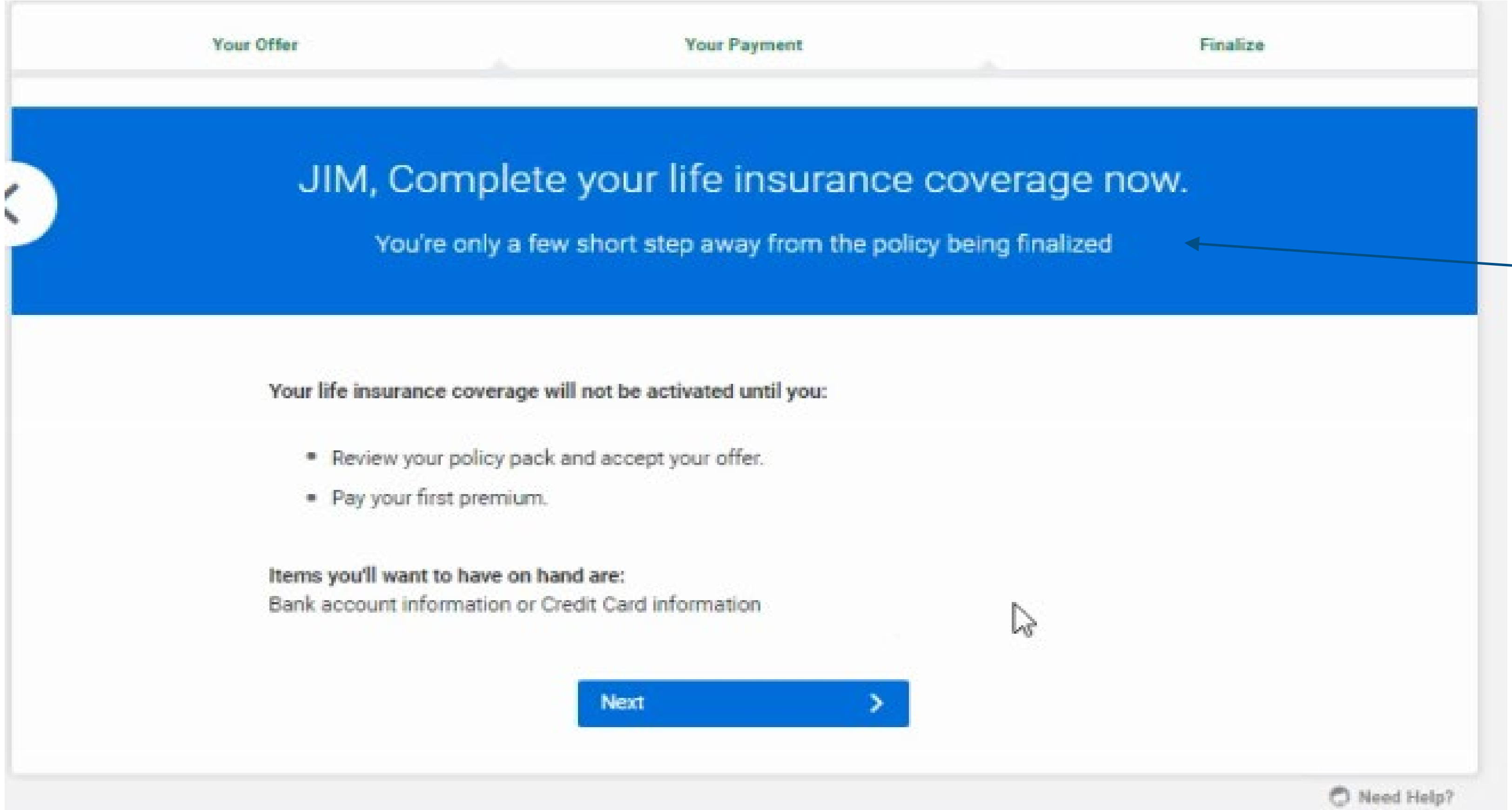
- Original and new payment details are displayed after changing the billing frequency

Customization of product when term rider is included in the RLI



- When the agent wants to customize the product, the option is based on any term rider of 10-Year/15-Year/20-Year included in the application.
- The product available to customize coverage length is always greater than the term rider length.
- When the application includes more than one term rider, then the products available to customize are always greater than the maximum length of the term rider:
  - 10-Year Term Rider, only OPTERM15 and above available to customize
  - 15-Year Term Rider, only OPTERM20 and above available to customize
  - 20-Year Term Rider, only OPTERM25 and above available to customize

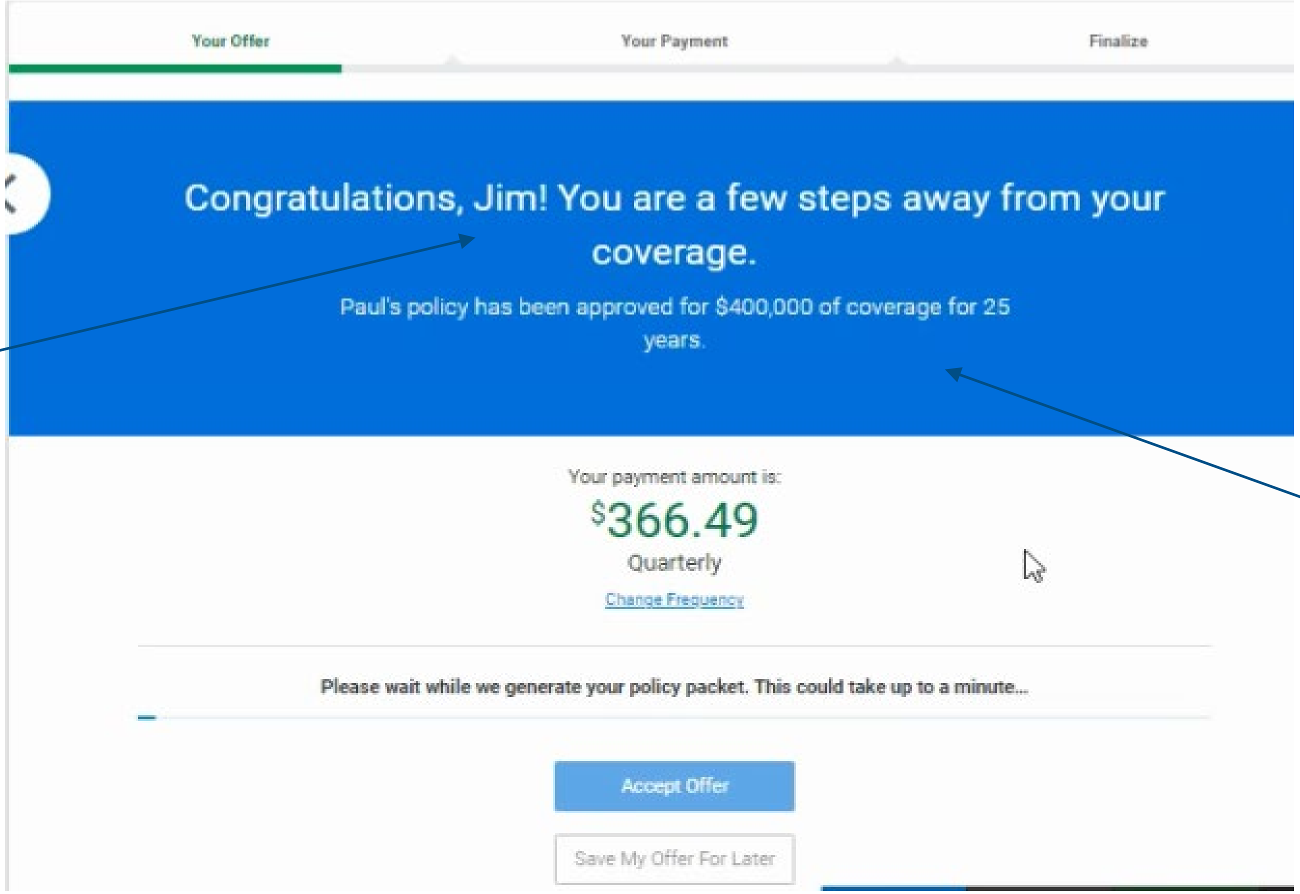
Offer splash screen changes – blue banner



- First name is displayed on the blue banner as specified

Client offer screen changes – blue banner

- First name is displayed on the blue banner as specified

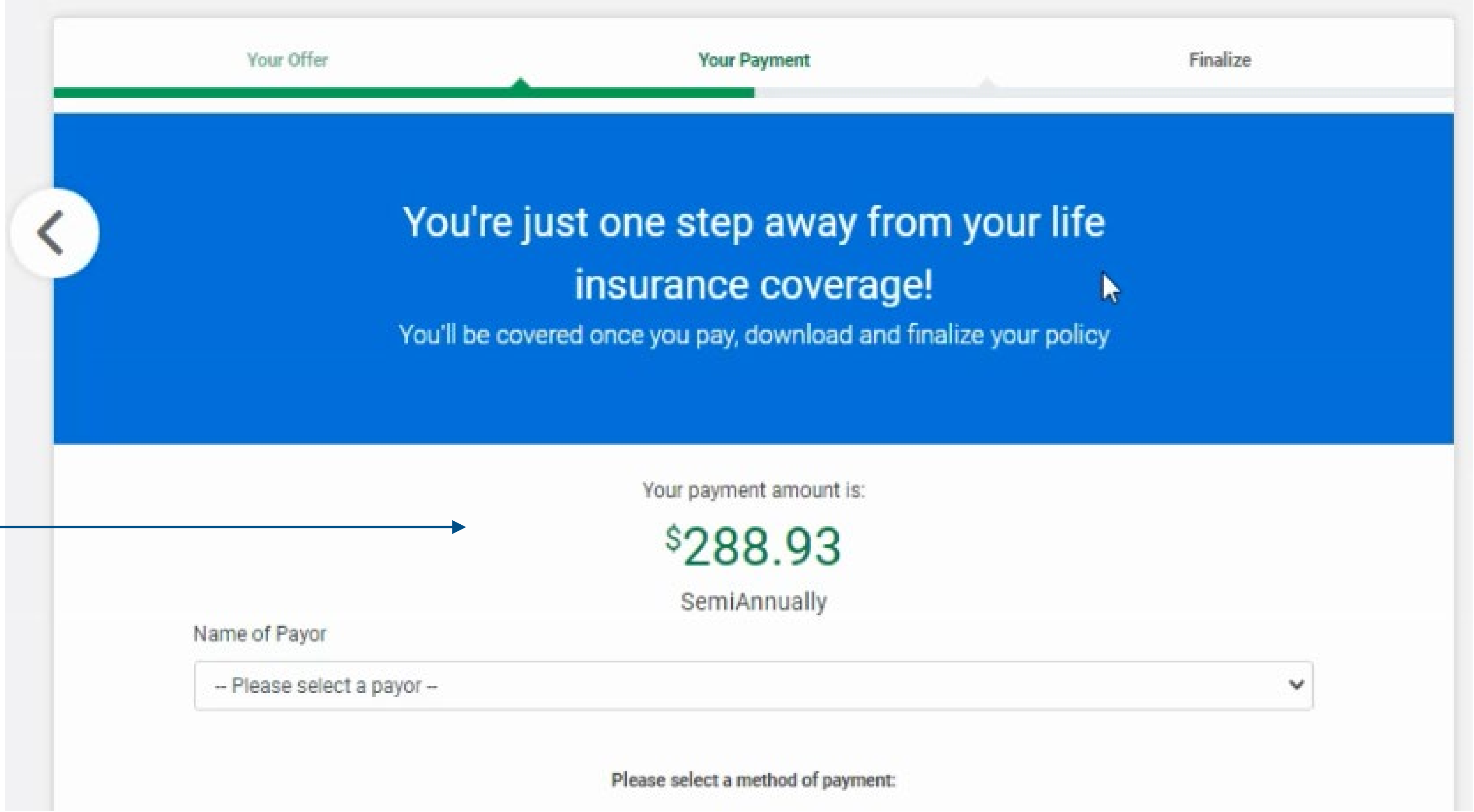


- Applied face amount and years of coverage are displayed on the blue banner as specified.

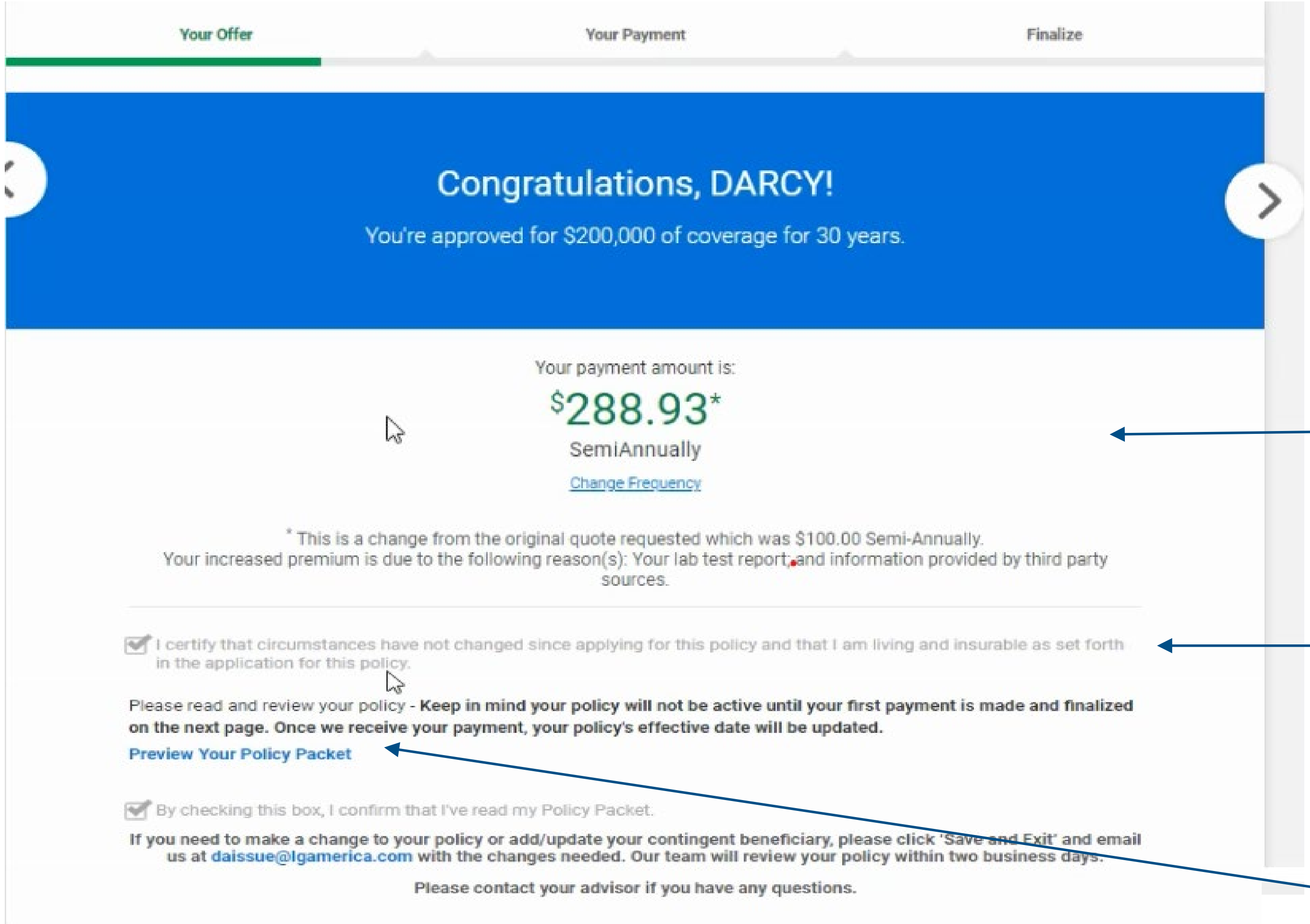
Allow navigation from pay screen to offer screen

- **New feature:** Enable backward (left) arrow on pay to go to offer page

- Once offer is accepted, and payment is not completed, allow applicant to navigate to offer page to review policy pack if required



Offer screen – navigated back from Pay screen



- Client is not allowed to go any further back from offer page

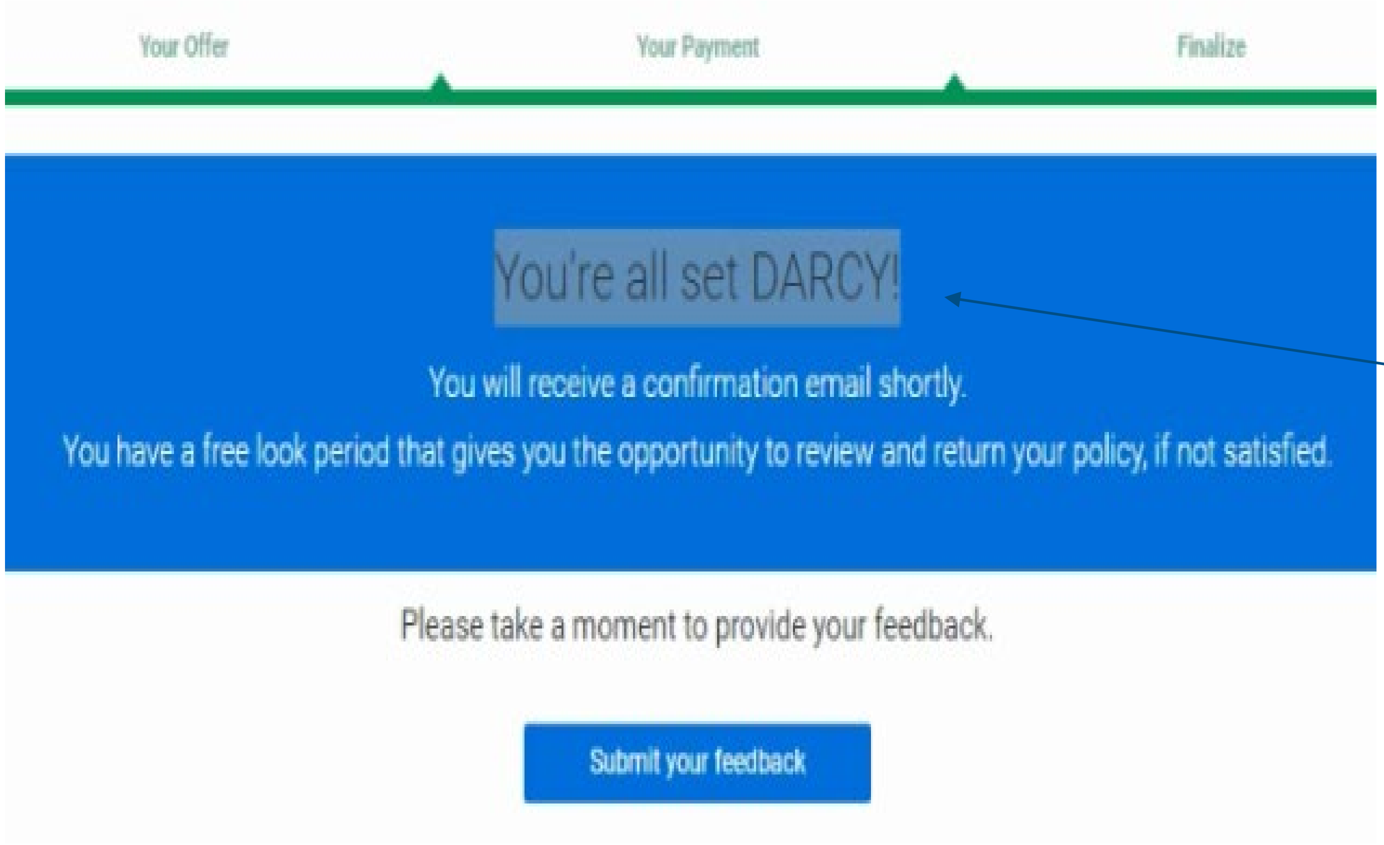
- Once navigated to offer from pay page, forward (right) is enabled to allow to go back to ay from offer

- The options for Accept and Save My Offer for Later are disabled when navigated back to the offer page.

- The checkbox for the messaged on the offer page is checked and disabled

- Allows the opportunity to client to review the policy pack before making the payment

Thank you screen – after successful payment



- On completing the payment and downloading the policy packet, a thank you page is displayed once the **Finalize Policy** button is clicked