

Horizon Experience Enhancements

March 20, 2024

Advisor-Assisted Journey | Policy Information

Default Table Ratings



Application Information

- Advisor Information
- Additional Information
- Client Information
- Policy Information**
- Advisor Interaction
- Continue Application

Your Policy

About You

Health History

Policy Information

Details

Product Type [Learn More](#) Coverage Length

OPTerm 30 Years

Purpose of Insurance Coverage Amount

Personal \$ 400,000

Underwriting Class Table Rating Billing Frequency

Preferred Plus Standard Annually

Term Riders

10 years 15 years 20 years

\$ \$ \$

Additional Coverage Details

Child Rider

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

Waiver of Premium

Add Coverage Not Interested

Temporary Insurance Coverage

Add Coverage Not Interested

Table Rating 1 has been removed from all underwriting classes, except for Standard Plus and Standard tobacco.

Advisor-Assisted Journey | Policy Information

Table Rating Options for Standard UW Classes



Application Information

- Advisor Information
- Additional Information
- Client Information
- Policy Information**
- Advisor Assortment
- Continue Application

Your Policy

About You

History

Policy Information

Details

Product Type [Learn More](#)

OPTerm Coverage Length: 30 Years

Purpose of Insurance: Personal Coverage Amount: \$ 400,000

Underwriting Class: Standard Plus

Table Rating: --Select--

Billing Frequency: Annually

Term Riders: 10 years

20 years

Additional Coverage Details

Child Rider: \$5,000 \$10,000 Not interested

Waiver of Premium: Add Coverage Not interested

Temporary Insurance Coverage: Add Coverage Not interested

For Standard Plus and Standard Tobacco, the list of available table ratings will display.

Advisor-Assisted Journey | Client Information



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:

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Kill"/>	<input type="text" value="middle name (optional)"/>	<input type="text" value="BURGE"/>	<input type="text" value="--Select--"/>

Gender	Date of Birth	Last 4 digits of SSN
<input type="text" value="Female"/>	<input type="text" value="04/03/1983"/>	<input type="text" value="7068"/>

Address

City	State	Zipcode
<input type="text" value="BIRMINGHAM"/>	<input type="text" value="Alabama"/>	<input type="text" value="35215"/>

Email Address	Confirm Email Address
<input type="text" value="user@example.com"/>	<input type="text" value="user@example.com"/>

Phone Number	Home	Confirm Phone Number
<input type="text" value="703-703-6998"/>	<input type="text" value="Home"/>	<input type="text" value="703-703-6998"/>

Save Age to set effective date based on younger insurance age [More details](#)

Email and phone number verification will no longer allow a copy and paste. Information must be re-keyed to ensure correct details are captured.

Advisor-Assisted/Client Journey | Address Auto-fill



You are You were born on

You currently live at

- 111 South Carroll Street Frederick, MD, USA
- 111 South Carroll Street Thurmont, MD, USA
- 111 South Carroll Street Hampstead, MD, USA
- 111 South Carroll Street Madison, WI, USA
- 111 South Carroll Street Carroll, IA, USA

powered by Google

The last 4 digits of your SSN are @ Your email address is

Your primary phone number is Your secondary phone number is

By clicking "Start your application," I consent to receive phone calls, emails, and text messages from Legal & General America, its financial professionals, or third parties calling on its behalf, regarding its products and services at the phone number(s) above, including my wireless number if provided. I understand these calls may be generated using an automatic telephone dialing system or prerecorded voice message for telemarketing purposes. I understand to make a purchase I do not need to consent to receive calls from Legal & General America and can instead call a financial professional directly at 1-888-964-9393.

[Start your application >](#)

[Need Help?](#)

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. Application Reference #: 1000027845 Policy #: 5020017954

All address fields are powered by Google search engine.

Advisor-Assisted Journey | Terms & Conditions and HIPAA Authorization

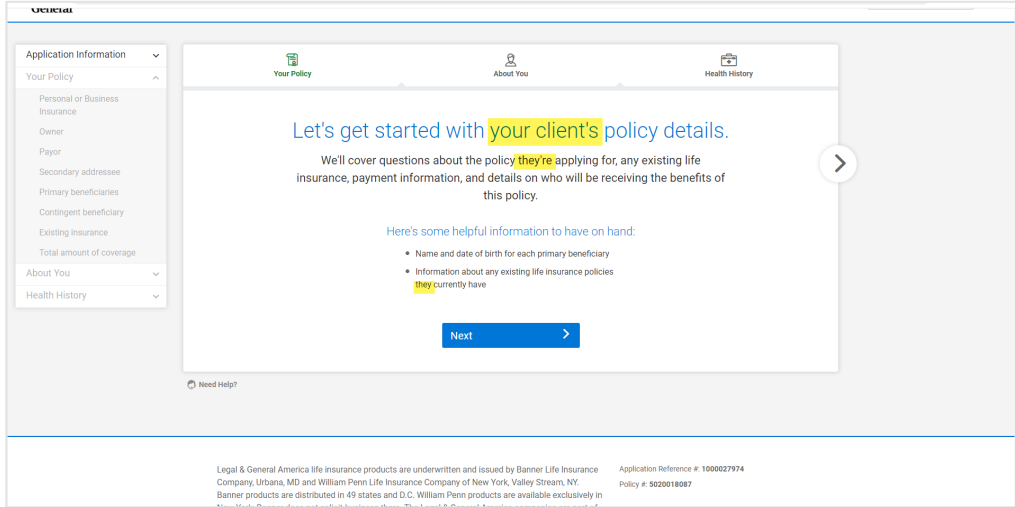


The screenshot shows a web application interface. On the left is a sidebar menu with the following items: Application Information (expanded), Advisor Information, Additional Information, Client Information, Policy Information, Advisor Attestation, Continue Application, Your Policy, About You, and Health History. The main content area has a title "Send the Terms & Conditions and HIPAA Authorization to your client" with "Send the" highlighted in yellow. Below the title is a paragraph starting with a circled 'i' icon: "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." This is followed by a paragraph: "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?" Below this are two radio buttons: "Yes" (selected) and "No". Another paragraph reads: "Please read the following text to your client:". Below that is a grey box containing a paragraph starting with a circled 'i' icon: "You consent to receive phone calls, emails, and text messages from Legal & General America, its financial professionals, or third parties calling on its behalf, regarding its products and services at the phone number(s) above, including your wireless number if provided. You understand these calls may be generated using an automatic telephone dialing system or prerecorded voice message for telemarketing purposes. You understand to make a purchase you do not need to consent to receive calls from Legal & General America and can instead email or call your financial professional directly at 855-914-9115". Below this are two radio buttons: "Accept" (selected) and "Decline". At the bottom center is a blue button with the text "Send Authorizations to Client" and a right-pointing arrow.

Updated page verbiage:

- Addition of “Send the” to page title.
- Update action button to reflect “Send Authorization to Client”.

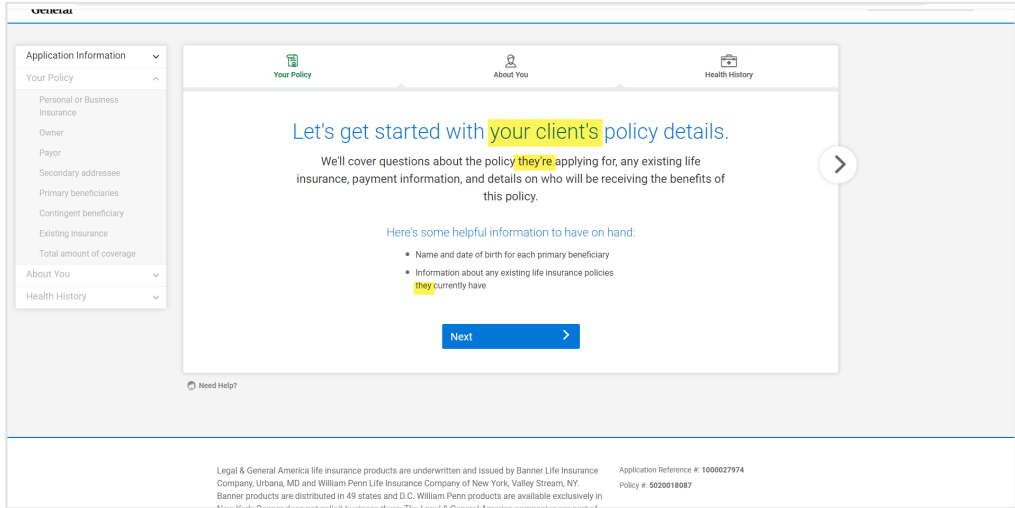
Advisor-Assisted/Client Journey | Splash Pages



Updated verbiage to align with advisor interactions:

- Let's get started with **your client's** policy details.
- We'll cover questions about the policy **they're** applying for, any existing life insurance, payment information, and details on who will be receiving the benefits of this policy.
- Here's some helpful information to have on hand:
 - Name and date of birth for each primary beneficiary
 - Information about any existing life insurance policies **they** currently have

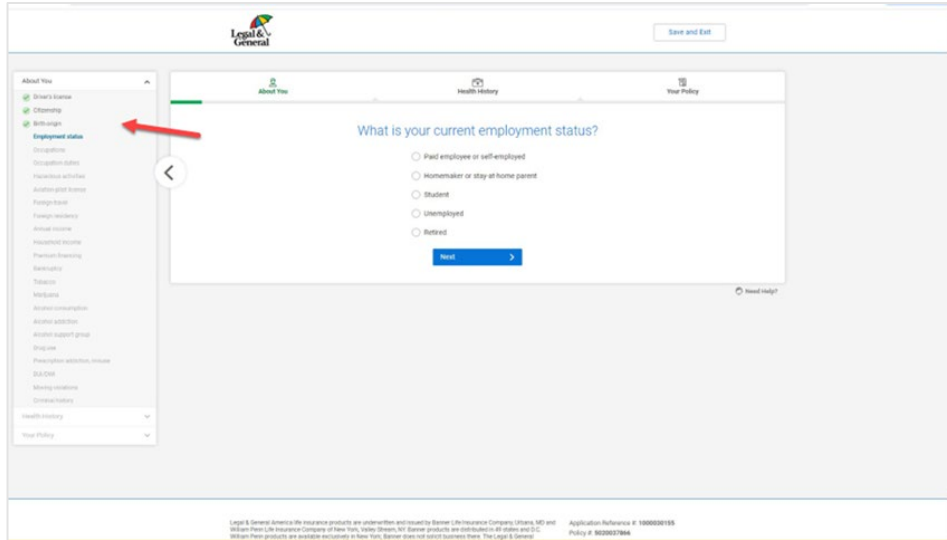
Advisor-Assisted/Client Journey | Splash Pages



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Client Journey | Left-hand Navigation Bar



- Clients can navigate to previously answered questions without having to click the back arrow button.
- Unanswered questions will be disabled.