



**Welcome to easier,
faster, better**

In an ever-changing world, timing is everything



It's a challenging time for every one of us right now, and your business is changing. So there's no better time for a smarter digital platform for you and your clients. You're about to discover a **better** user experience from start to finish. An **easier** application process for you and your customers. And **faster** decisions that happen in real time.

Together, we can keep more businesses moving and more families protected when they need it most.

Agenda

- Key benefits of our new platform
- What does this mean for you?
- New process overview
- A closer look at our new online journey
 - Partner dashboard drop ticket process
 - Customer Experience
- Application tracking

Legal & General America

Financial Strength Ratings:

A+ (Superior) from A.M. Best

AA- (Very Strong) from S&P

AA- (Very Strong) from Fitch

94 COMDEX score

Who we are



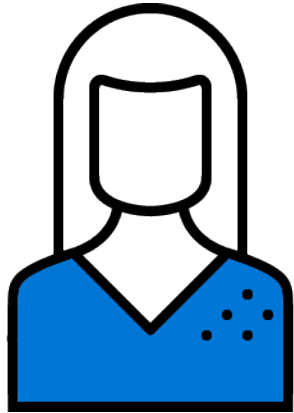
Our parent company, Legal & General Group, was established in London in 1836 and is one of the UK's leading financial services groups, a major global investor and ninth largest insurer in the world.

In 2011, after operating for many years under the Banner Life and William Penn names, we consolidated our identities into one unified U.S. brand: Legal & General America.

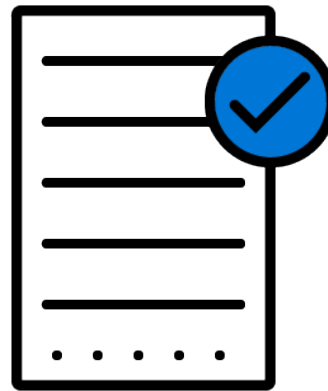
Banner Life and William Penn operate as the twin engines of the Legal & General America machine, continuing to administer and deliver the highest level of products and customer service.

Our mission has always been simple: **Protect American families and businesses, provide outstanding service, offer competitive pricing and make life better.**

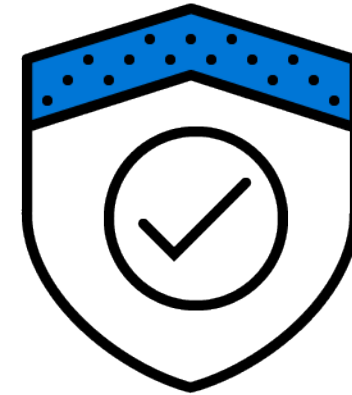
What does this new platform mean for you?



**Improved Client
Experience**



**Faster
Decisions**



**Better Case
Management**

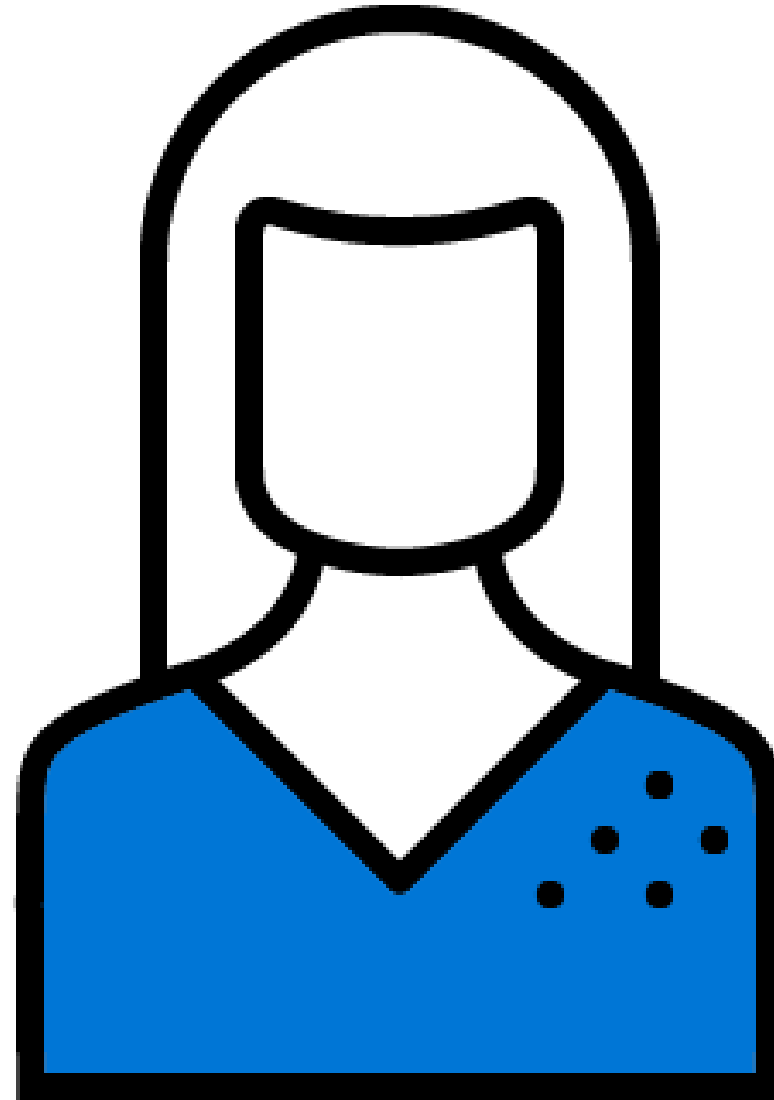
An improved client experience



- Online, mobile-friendly application
- Streamlined application questions reduce time and effort
- Clients can schedule a phone interview or call during business hours if they need assistance

Coming soon:

- Easy integrations
- Self-service for requirements



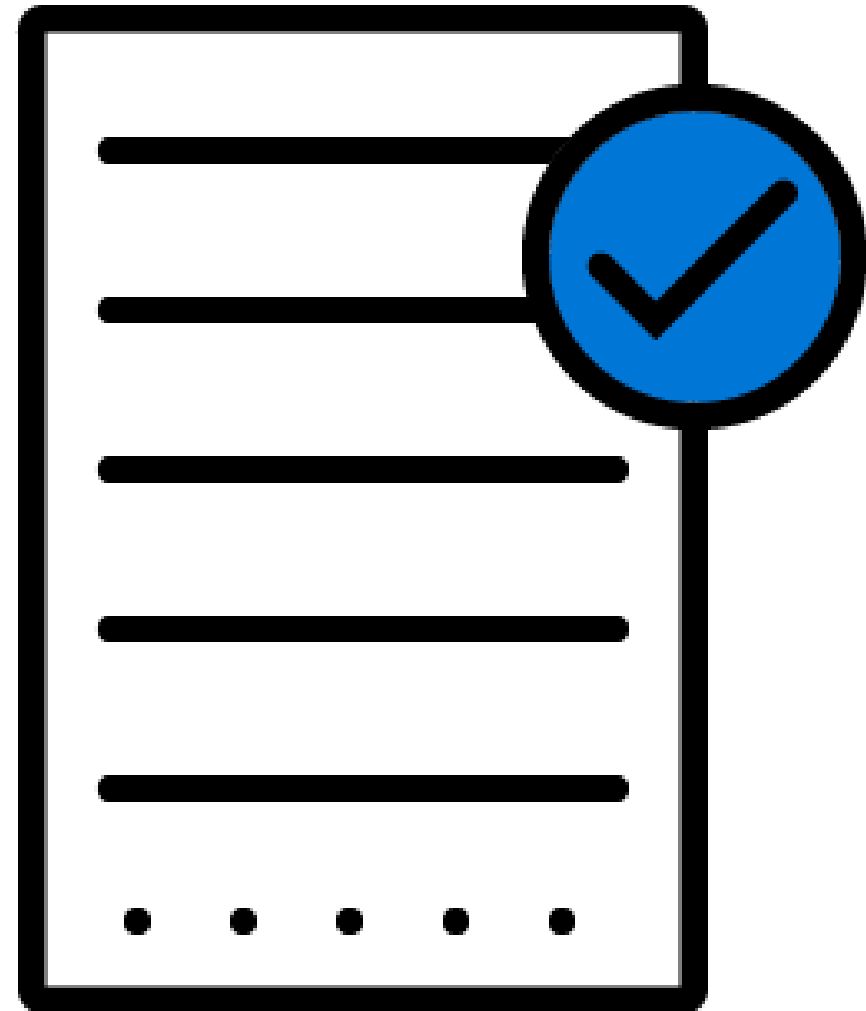
Faster decisions during the app process



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

Coming soon:

- Policy available immediately upon approval
- Increasing the number of decisions with artificial intelligence



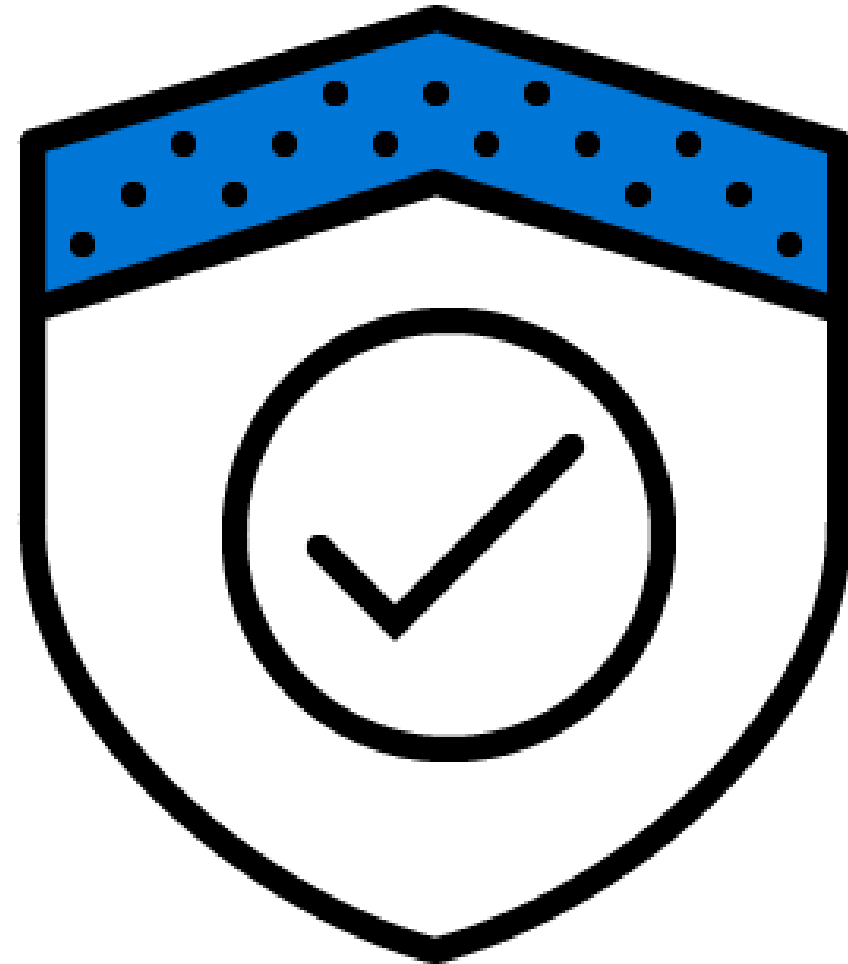
Better case management



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

Coming soon:

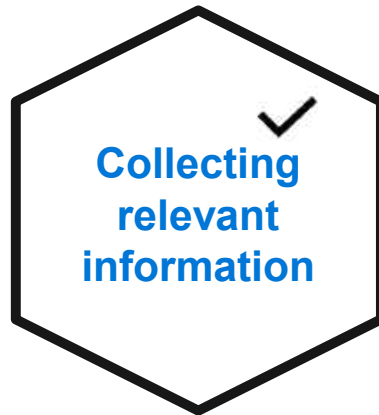
- Automated policy issue and delivery



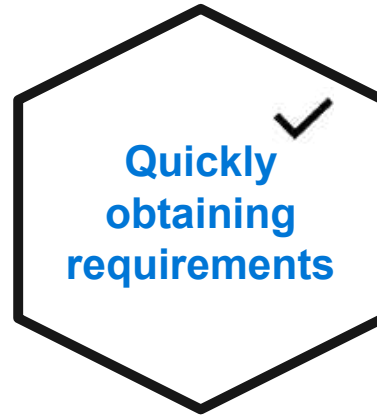
New process overview: A faster, easier path.



A common application process that lets you determine who contacts the applicant and when.



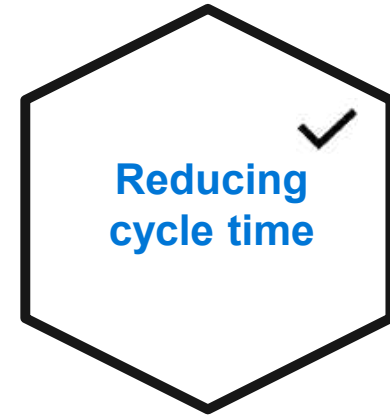
Reflexive application questions and faster decisions available to all applicants.



Integrated with evidence vendors. Application is completed before automated decision is made or requirements are ordered.



Self-service for follow-up questions and decisions. Common view of application between customer and agent for improved assistance.



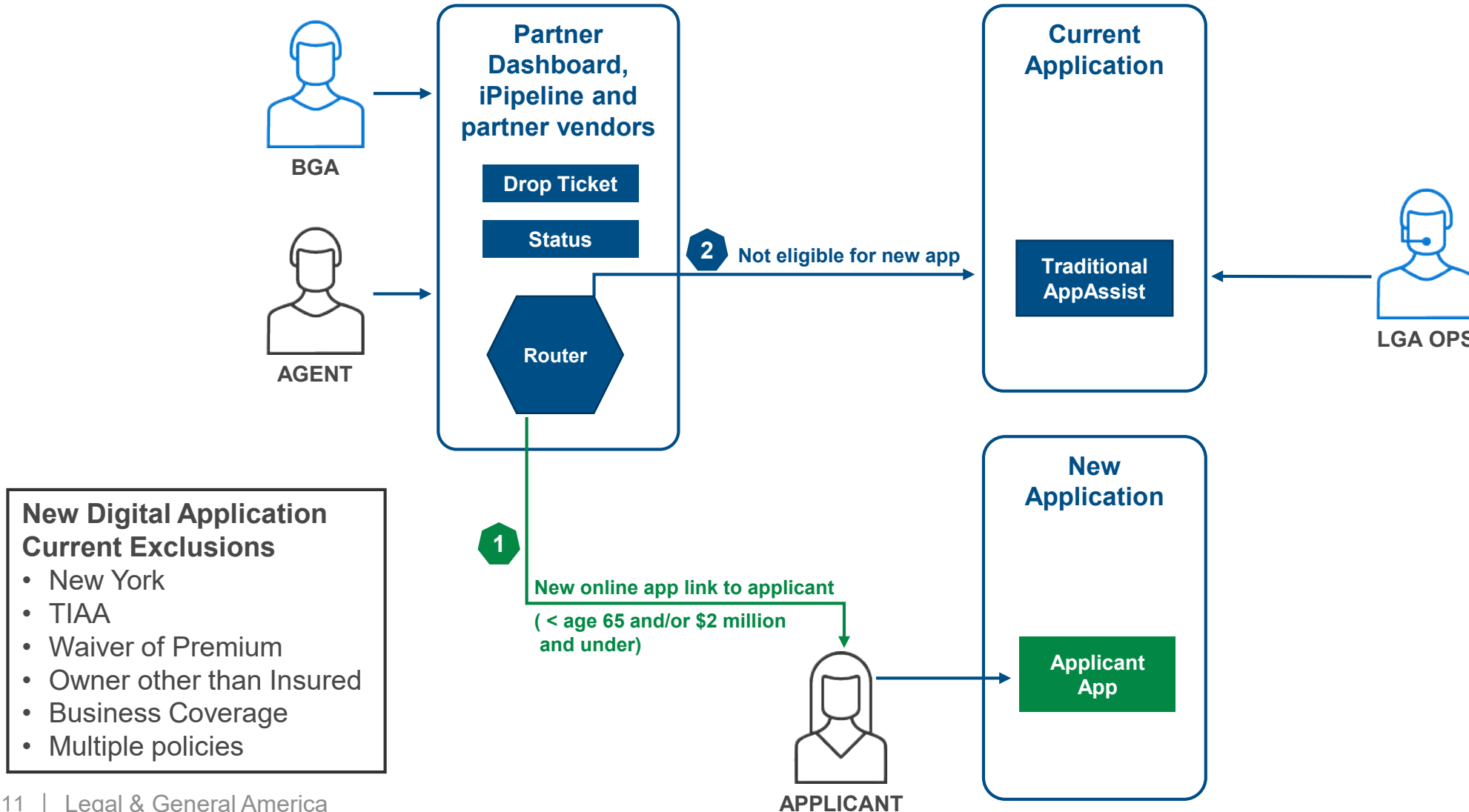
Self-managing cases and focused underwriting.

**We're offering a new
online journey**



Who is eligible for the new digital application

Applicants under age 65 and/or requesting less than \$2 million in coverage.



New Digital Application Current Exclusions

- New York
- TIAA
- Waiver of Premium
- Owner other than Insured
- Business Coverage
- Multiple policies

Exam-free eligibility



Age	Male		Female
	10-year term	>10-year term	All terms
20-40	\$500,000	\$1 million	\$1 million
41-45	\$500,000	\$750,000	\$1 million
46-50	\$500,000	\$500,000	\$1 million
51-55	NA	NA	\$250,000

Lifestyle Factors To Consider and Third-Party Data
Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for exam-free underwriting, or an offer may be lowered by one class.

Current Health

Standard Plus or better (including Preferred tobacco)
Blood Pressure 140/90 or less
Cholesterol 120-300 with or without treatment
No APS required and no major medical conditions

Other

No internal policy lapse or replacement within the last 2 years
No premium financing

**Find more eligibility details on lgamerica.com under
Advisor > Marketing > Digital Application Platform**

As a reminder, during the COVID-19 situation, LGA has temporary underwriting guidelines and exam substitutions in place.

Visit the COVID-19 Resource webpage under the Advisor section of lgamerica.com to learn more.

**New dashboard
drop ticket process**



New partner dashboard process

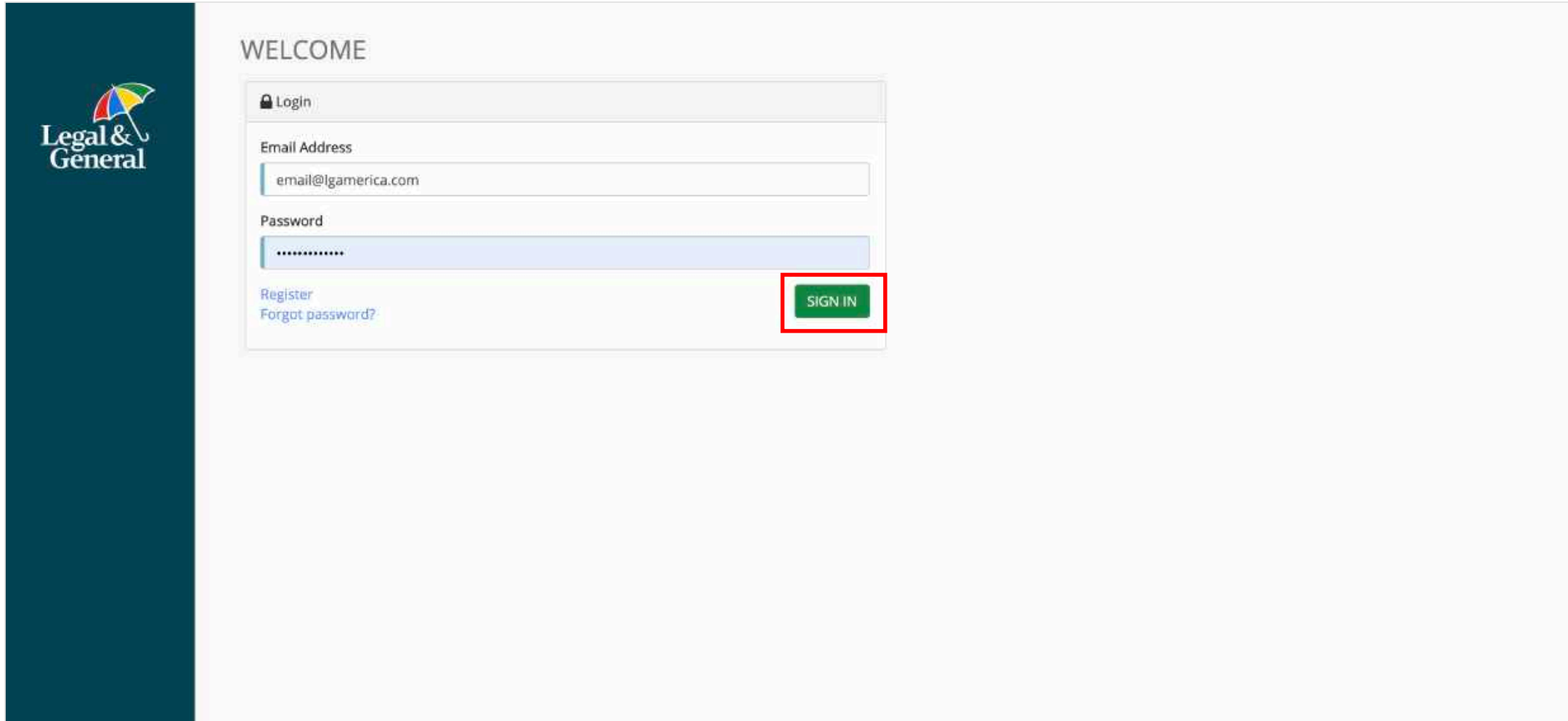
Start a new drop ticket.



The screenshot shows the Legal & General website interface. At the top, there are navigation tabs for 'Personal', 'Advisor', and 'Institutional'. The main header includes the Legal & General logo, a search icon, and links for 'Contact Us' and 'Advisor Sign-in'. Below the header is a hero section with a background image of a man on a phone. A white box on the left contains the 'Advisor Hub' title and a description: 'We're committed to helping you reach and serve the wider market. Learn more about how we can help you help your clients.' Below this is an 'Advisor Sign-in' link. A blue banner below the hero section reads 'Let's get the word out: New Life Insurance Awareness Month resources to share.' with an 'Access New LIAM Resources' button. The 'Get started' section features three cards: 'Manage your business' (with a red box around the 'Visit Partner Dashboard' button), 'Run a quote' (with a 'Visit Web Quoting' button), and 'Start marketing' (with a 'Get started' button).

New partner dashboard process

Start a new drop ticket.

A screenshot of the Legal & General partner dashboard login page. On the left is a dark teal vertical bar with the Legal & General logo. The main content area is light gray and titled "WELCOME". It contains a login form with a "Login" header, an "Email Address" field with "email@lgamerica.com", and a "Password" field with masked characters. Below the password field are links for "Register" and "Forgot password?". A green "SIGN IN" button is highlighted with a red rectangular border.

New partner dashboard process

Start a new drop ticket.



Latest Activity	Submitted/Effective	Company	Policy #	Type	Status	Application Method	Customer	Agent
04/21/2020 01:11 PM	04/21/2020	BNR	-	Ticket	In Progress		Christine Mizelle	<input type="text" value="JOSE A MARTINEZ"/>
04/21/2020 09:20 AM	04/21/2020	BNR	5100003000	Ticket	Link Sent	Online App	Mary Samson	<input type="text" value="MARIE WHEELER"/>
04/21/2020 09:06 AM	03/25/2020	BNR	-	Ticket	In Progress	Phone Interview	Brenda Willison	<input type="text" value="BANNER LIFE INSURANCE COMPA..."/>
04/20/2020 10:11 AM	04/20/2020	BNR	5100002996	Ticket	Link Sent	Online App	BETTYE CARR	Split
04/20/2020 10:08 AM	04/20/2020	BNR	5100002995	Ticket	Link Sent	Online App	ROBERT BARRETT	Split
04/19/2020 11:05 AM	04/19/2020	BNR	-	Ticket	In Progress			<input type="text" value="JOSE A MARTINEZ"/>

New partner dashboard process

Complete broker info – information in Row 1 will be the writing agent on the policy



Dashboard / My Business / My Business List / Broker Info

BROKER INFO

[Back to Search Results](#)

[Risk Evaluation](#) [Quote Calculator](#) [Previous](#) [Save/Update](#) [Delete](#) [Next](#)

Broker Info Client Info Product Info Application Method Case Details

Broker Worksheet

	Broker Name (First, Middle, Last)	Split Percent	SSN/Tax Id	Broker Number
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Case Manager Name

Case Manager Email

Important Reminder

Please keep in mind that the information entered in Row 1 will be considered as the writing agent for this policy.

New partner dashboard process

Complete client information



Dashboard / My Business / My Business List / Client Info

CLIENT INFO

[Back to Search Results](#)

[Risk Evaluation](#) [Quote Calculator](#) [Previous](#) [Save/Update](#) [Delete](#) [Next](#)

Broker Info Client Info Product Info Application Method Case Details

First Name Middle Name Last Name

Date of Birth
MM/DD/YYYY

Save Age No Yes Age: 0 Age Nearest: 0

Gender Last 4 digits of SSN

Email Address

Primary Telephone Number Ext Location

Secondary Telephone Ext Location

Address 1

Address 2

Zip Code City State

Policy Owner

If the owner of this policy is not the proposed insured, please provide the Owner Name, City, State and Zip.
NOTE: The issue state of a policy and the related forms are determined by the policy owner's resident state. Please ensure that the agent is licensed in that particular state to conduct business.

Is the owner the same as the insured?
 Yes No

New partner dashboard process

Enter product information.



The screenshot displays the 'PRODUCT INFO' step of a new partner dashboard process. The interface includes a left-hand navigation menu with options like 'Dashboard', 'My Business', 'New Ticket', 'My Business List', 'Requirements List', 'Latest Activity List', 'Reissue List', 'In Force List', 'My Uploaded Documents', 'Document Search', 'Illustrations', 'Products', 'Partner Information', 'Commissions', 'Licensing', and 'Forms'. The main content area is titled 'PRODUCT INFO' and features a breadcrumb trail: 'Dashboard / My Business / My Business List / Product Info'. Below the title, there are navigation buttons: 'Back to Search Results', 'Risk Evaluation', 'Quote Calculator', 'Previous', 'Save/Update', 'Delete', and 'Next'. The 'Next' button is highlighted with a red box. A progress bar shows five steps: 'Broker Info' (checked), 'Client Info' (checked), 'Product Info' (active), 'Application Method', and 'Case Details'. The 'Product Info' section contains several form fields: 'Product' (dropdown), 'Amount of Life Insurance' (text input with '\$' and '.00' suffix), 'Underwriting Class' (dropdown), 'Billing Frequency' (dropdown), 'Waiver of Premium Rider' (radio buttons for 'Yes' and 'No', with 'No' selected), 'Purpose of Insurance' (dropdown), 'Method of Payment' (radio buttons for 'EFT' and 'Direct Bill', with 'EFT' selected), 'Replacement' (radio buttons for 'Yes' and 'No', with 'No' selected), and 'Temporary Insurance' (radio buttons for 'Yes' and 'No', with 'No' selected). A note for 'Temporary Insurance' reads: 'Temporary Insurance Application & Agreement (TIAA). Note: Eligibility determined during the AppAssist Interview.'

New partner dashboard process

Case is eligible for new online process to completion.



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](#)

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

Remarks

Paramedical Vendor

New partner dashboard process

Ensure customer preferences are selected for easy follow-up.



Communication Preferences ×

In addition to email, would the customer like to receive text(SMS) updates on his/her online application?

Yes
 No

Pro

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

New partner dashboard process

Confirmation of application link sent to client.



The screenshot displays the 'DASHBOARD' interface. On the left is a dark teal sidebar with the Legal & General logo and a list of navigation items: Dashboard, My Business, Illustrations, Products, Partner Information, Commissions, Licensing, Forms, Marketing and Resources, and Persistency. The main content area has a blue header bar labeled 'DASHBOARD'. Below this is a green banner with the text 'Congratulations!'. A horizontal progress bar follows, with five steps: 'Broker Info' (checked), 'Client Info' (checked), 'Product Info' (checked), 'Application Method' (checked), and 'Case Details'. A central white box contains a green header with the text 'Congratulations on your decision to submit a Request For Life Insurance for:'. Below this, the name 'Megan Morris' is displayed. A bolded line of text states: 'The personalized online application link below has been sent to your client:'. Underneath are two radio button options: 'By Email' (selected) and 'By Text/SMS'. Below the box, the text reads: 'Your application number is: 5100003023' and 'A copy of this ticket has been emailed to your General Agency for their records.' At the bottom of the main area are three buttons: 'Print', 'View Ticket', and 'New Ticket'.

Help make the online process even smoother for clients



Ensure they are prepared to answer these important questions.

Have both of your biological parents lived to age 75 or older?

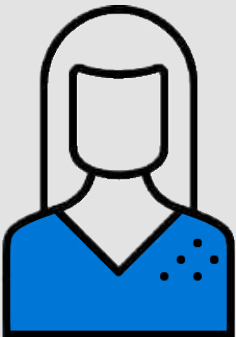
Do you have existing life insurance or annuity contracts (except for group insurance through your employer)?

Has a biological parent ever been diagnosed or treated by a licensed health care professional for polycystic kidney disease, Huntington's disease, sickle cell anemia or FAP (familial adenomatous polyposis)?

Who would you like to be your primary beneficiary?

Has a biological parent ever been diagnosed or treated by a licensed health care professional for coronary artery disease, angina, heart attack or cancer before age 60?

Would you like to assign a contingent beneficiary?
A contingent beneficiary is someone who will receive the benefits of your life insurance policy if the primary beneficiaries are unable to do so.



New online journey





We've improved
the customer
experience at
every touchpoint



Application ID: 5000000259

Hi Test,

Thank you for choosing Legal & General America for your life insurance needs. Please complete your application online.

[Launch Your Application](#)

Your application will be available to complete online for the next 30 days.

[Helpful Documents to Have on Hand to Complete your Application](#)

Below is a list of some helpful information you'll need to complete your application:

- Your driver's license
 - Your Social Security Number
 - Your financial information, including annual and household income, assets, liabilities, and net worth
 - Details about any existing life insurance policies (except a group policy through your employer) including: carrier name, coverage amount, and policy numbers
 - Details about your beneficiaries including: date of birth and/or social security or tax ID number
 - Details about your health history which may include names, addresses, and phone numbers of your doctors, hospital or clinic and details of treatment, if any
 - Details about any current health insurance coverage you may have
- In the event a medical exam is needed, we will arrange for a brief, no-cost medical exam to be performed by a trained medical professional in your home or office. An exam may include:
- Height, weight, blood pressure & pulse rate
 - Collection of blood and urine
 - In some cases, an EKG and a medical history report

After the exam, you will be able to download a free copy of your confidential lab results.

Thanks,

Banner Life Insurance
A Legal & General America Company

Questions? [Email us](#) or call 1-855-914-9115 Monday through Friday from 8:30am-4:30pm EST.

Video of customer online journey



Available on lgamerica.com under
Advisor > Marketing > Digital Application Platform

Legal & General

Welcome!

Please provide the information below to get started with your life insurance application.

Your Last Name
Burge

Date of Birth
01/04/1960

Zip Code
25215

Let's Get Started >

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company (Banner) and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 48 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. © 2019 Legal & General America. All Rights Reserved.

Legal & General

Once approved, an instant decision notice is shared



As applied for:

Congratulations, Bettye!
You're approved for \$100,000.00 for 10 years.

\$7.68 / Monthly

Please contact your agent if you have any questions.

[Accept Offer](#)

[Decline Offer](#)

Instant decision notice is shared

Other applied for:



Congratulations, Bettye!

You're approved for \$100,000.00 for 10 years.

This is a change from the original quote requested which was \$7.03/Monthly.

Your increased premium is due to the following reason(s):

Your High Cholesterol; and information provided by third-party sources.

\$7.68 / Monthly

Please contact your agent if you have any questions.

[Accept Offer](#)

[Decline Offer](#)

When exams are needed

Upon application completion:




Thanks, NETTIE! We've received your application.


The next step is to schedule a brief medical exam which:

- Is scheduled at your convenience: morning, afternoon or evening
- Can be done at your home, office, or exam facility
- Provides free downloadable lab results for your convenience

[Schedule Now >](#)

What happens next?

 **Get Your Underwriting Results**
We will use the information collected during the application process to reach a decision regarding your insurability and final price.

 **Get Your Policy and Pay Your First Premium**
Your policy will be sent to you electronically. At that time, you will need to pay your first premium to activate your policy. Have peace of mind knowing that your family will be financially secure in the event of a tragedy

When exams are needed

Options presented for exam location, date and time selection.



Legal & General

Legal & General

Legal & General

Please select an available time.

Your appointment will last approximately 45 mins

3/20/2020

Morning Afternoon Evening

Select Time



6:00 AM

Next >

Next >

Appointment confirmation





NETTIE, we've got you confirmed for your appointment!

6:00 AM on 03/20/2020

613 12TH CT, PLEASANT GROVE AL 35127

An email has been sent to **user@example.com** with your confirmation details.

[What information do I need to prepare for my exam?](#)

Please take a few minutes to tell us about your experience.

[Submit your feedback](#) >

If you need to change your appointment, please call us at **(877) 933-9261**.

[Need Help?](#)

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MO 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. 10-094

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Application # 5000090723

[Accept](#)

Track application progress easily

Sample status feeds

Latest Activity	Submitted/ Effective	Company	Policy # ↓	Type	Status	Application Method	Customer	Agent
03/28/2020 03:15 PM	03/28/2020	BNR	5000094658	Ticket	Application Link Sent	Online App	Test QA	BANNER LIFE INSURANCE COMPANY
03/13/2020 12:49 PM	03/13/2020	BNR	5000090925	Ticket	Application Link Sent	Online App	Tom Granger	BANNER LIFE INSURANCE COMPANY
03/13/2020 11:03 AM	03/13/2020	BNR	5000090910	Ticket	Application Link Sent	Online App	Tom Granger	BANNER LIFE INSURANCE COMPANY
02/20/2020 10:24 AM	02/20/2020	BNR	5000087234	Ticket	Application Link Sent	Online App	PATRICK BROWN	BANNER LIFE INSURANCE COMPANY
02/20/2020 10:20 AM	02/20/2020	BNR	5000087233	Ticket	Application Link Sent	Online App	PATRICK BROWN	BANNER LIFE INSURANCE COMPANY

Track progress

Policy status

Latest Activity ↓	Submitted/ Effective	Company	Policy #	Type	Status	Application Method	Customer
04/28/2020 11:22 AM	04/28/2020	BNR	[REDACTED]	Ticket	Link Sent	Online App	[REDACTED]
04/28/2020 07:19 AM	04/28/2020	BNR	--	Ticket	In Progress		
04/21/2020 04:11 PM	04/21/2020	BNR	[REDACTED]	Ticket	Link Sent	Online App	[REDACTED]
04/21/2020 03:50 PM	04/21/2020	BNR		Ticket	Link Sent	Online App	
04/21/2020 03:33 PM	04/21/2020	BNR	--	Ticket	In Progress		[REDACTED]
04/21/2020 09:20 AM	04/21/2020	BNR		Ticket	Link Sent	Online App	[REDACTED]
04/21/2020 09:06 AM	03/25/2020	BNR	--	Ticket	In Progress	Phone Interview	[REDACTED]
04/20/2020 10:11 AM	04/20/2020	BNR		Ticket	Link Sent	Online App	
04/20/2020 10:08 AM	04/20/2020	BNR	[REDACTED]	Ticket	Link Sent	Online App	[REDACTED]

Track progress

Requirements

Requirements	Documents	Notes	APS Status	Exam Status	AppAssist Status	Uploaded Documents
Met	Ordered	Received	Follow-up	Requirement	Comments	
	04/01/2020		04/01/2020	Attending Physician Statement		
	04/01/2020		N/A	Exam	Blood Profile	
	04/01/2020		N/A	Exam	Home office specimen	

Track progress

APS status

Requirements Documents Notes **APS Status** Exam Status AppAssist Status Uploaded Documents

Case Number:

Vendor: PDC

Medical Source:

Requirement: Attending Physician's Statement

Insured:

Status Date/Time ↓	Action
4/26/20 3:14 AM	Paperwork FTP uploaded to - Banner Life, Underwriting Dept.
4/22/20 5:03 PM	Doctor's office received our fax. We called the facility to obtain if the facility has received our fax for medical records and the live personal advised they have received the fax and the facility is waiting on Authorization from the patient and they will process the records we will follow up.
4/20/20 5:19 PM	We faxed authorization and Request to the doctor's office (Attn: Medical Records)
4/20/20 8:52 AM	The requestor uploaded the client's authorization

Track progress

Exam status

Requirements Documents Notes APS Status Exam Status AppAssist Status Uploaded Documents

Status Date/Time ↓	Remarks	Source
4/27/20 6:46 PM	Office# Phone number Confirmed receipt by ExamOne	ExamOne
4/27/20 6:46 PM	Order Transferred From Office To Office Other	ExamOne
4/27/20 6:06 PM	CMC-Initial order read in	ExamOne
4/27/20 5:09 PM	Transmission received for transaction code 00 from BANP Order Confirmed	ExamOne

Staying in front of the customer



We stay in touch with your customers throughout the application process with reminder emails or texts on days 2, 4 and 7.

Day 15 includes a final email sent to both agent and customer if no action has been taken.

We're simplifying life, so you can protect more families



Our new digital experience gives your clients the possibility to get the life insurance they need easier and faster.

Thank you for taking the time to learn about our new process, which is available to you on the Partner Dashboard and iPipeline.

We'll continue to add supporting materials under the Advisor section of lgamerica.com so check back often for updates.

Sales Support



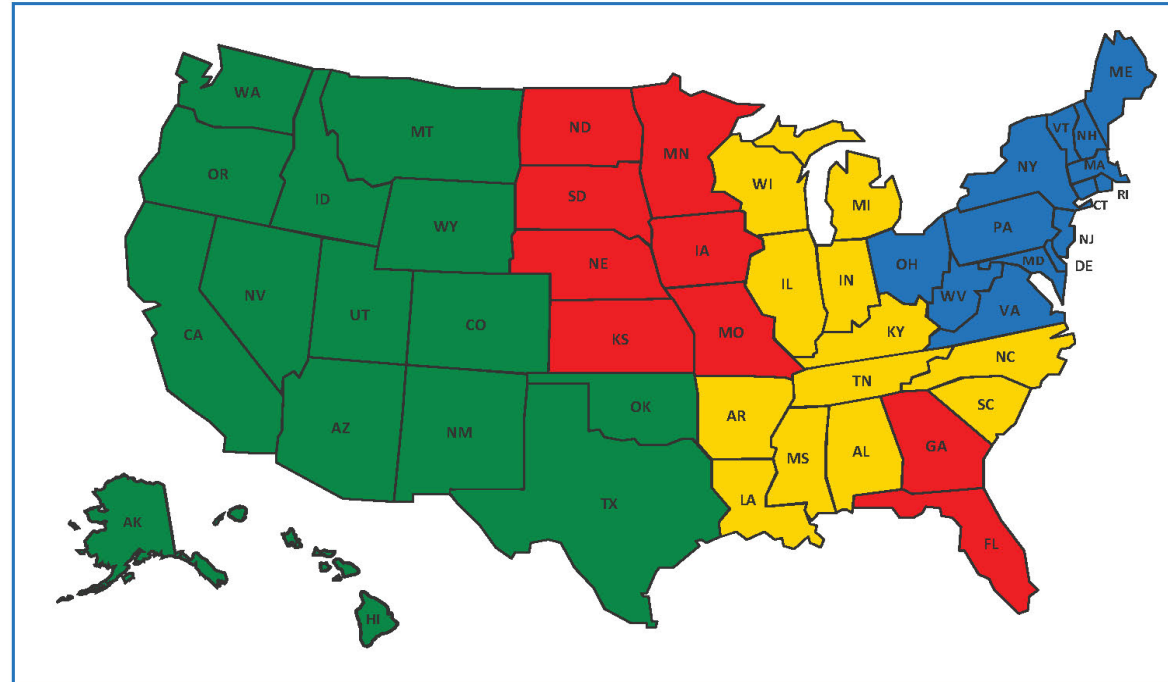
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Q & A



Supporting materials available –
online journey, training documents,
accelerated underwriting guide and more



Visit lgamerica.com/digitalapp



Legal &
General

Thank you

Financial Strength ratings as of year-end 2019

9th Largest Insurer - Based on 2018 non-banking assets, 2020 study, A.M. Best

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