

Application and submission process

This life insurance application (LIA) combines the ease of using a fillable PDF form with all the benefits of digital processing and accelerated underwriting.

Submission process

1. Fully complete Part 1, Part 2 and the Agent Report. No additional forms are needed. You would send the application to your General Agency (GA) as usual.
2. The GA will review the application and send to LGA.
3. Once received, LGA will process the application in the digital platform.
4. An email will be sent to your client containing a link to access their application. The client will log in using their last name, date of birth and zip code. LGA will also email the client a one-time security code to log in.
5. The client will be asked to review their application for accuracy and provide any additional information needed.
6. Once completed, the client will sign and submit the application electronically.
7. The application will be reviewed to determine if any requirements are needed.
8. Once the policy is approved, policy delivery will take place online through the Offer, Pay, Issue process.
9. Notices will be sent directly to your client via email and SMS based on your GA preferences.

Pro Tips

- Make sure to include a valid email address for your client on the application.
- Let your client know they will receive an email from Banner Life | Legal & General America. The subject line will be: "[Client name] additional information needed to process your application".
- LGA may need to reach out to your client during the underwriting process via email, please tell them to open and respond when needed.
- Do not order any requirements (exams, APS's, etc.). LGA will order all 3rd party requirements.
- Do not collect money or send a check with the LIA. We will determine TIAA eligibility and collect payment details electronically, if applicable, during the digital client journey.
- Physical checks will not be accepted.
- Multi-policy is not supported with paper submissions.
- UL is not supported within the digital platform.
- Make sure you are licensed in the Owner's resident state. Please note select states will require full hierarchies to be licensed.

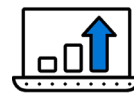
Why use paper when there are many benefits to completing the digital application online with your client?



Complete the application anytime, anywhere



A straightforward and seamless process



Multi-policy capabilities within the digital app



Reduce application completion time

[Click here to access our Advisor App](#)

You can also use our **Partner Dashboard** to access **Horizon**. If you're already set up to do business with us, log in to [Partner Dashboard](#). From the 'My Business List,' select 'Start Application' to begin a new application for your client.

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