Response to memo (RTM)

March 7, 2023
Agenda

What’s new

Preferences

Accessing the RTM

How to provide information

Q&A
We continue to work diligently to enhance the digital application experience.

We are excited to announce beginning on March 8, 2023 our General Agency partners will be able to reply to Response to Memo (RTM) on behalf of their clients.

- Reduce cycle times
- Allow back-office agency staff to answer questions; allowing advisors to focus on new information
- Enable documents to be attached
- More robust data analysis to identify future enhancements
Partner Dashboard/Digital Application Preferences
General Agencies & advisors **must be registered** for the Partner Dashboard
How to Access Partner Preferences from Partner Dashboard

1. Broker Access
Would you like the brokers that report information and to be able to change?

- Yes
- No
New Preference (Respond to Memo)

New **Respond to Memo** reminder option has been added to the Digital Application Preferences:

- If ‘Yes’ is selected, it will enable reminder emails to be sent.
- If ‘No’ is selected (default), it will not send reminder emails.

**Note:** If your agency wishes to receive reminder, select ‘Yes’.

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**Respond to Memo**

By default you will receive an email when an RTM is created and on the 24th day from creation. Do you wish to receive these follow up emails on each RTM?

- [ ] Yes
- [ ] No
How to reply to the Response to Memo (RTM)
Email notification sent to GA and client

• When a RTM is created an email will be sent to the General Agency and the client, at the same time
  o The information needed will be listed in the email
  o The Complete Missing Info button will display and once clicked, will route the General Agency/advisor to log in to Partner Dashboard

Note: The General Agency email is sent to the address provided in the Underwriting Communication section in the Digital Application Preferences
Application Manager (Requirements/Workboard)

- RTM will be listed under Requirements
  - There may be more than one RTM
- Click on the RTM to see the full description
  - The Respond Now button is disabled during read-only mode
- You can also find the description by clicking on Workboard
To enable the Respond Now button, user must select **Enable Edit**

A pop up message will appear, and you should click **Continue to Edit**.
Application Manager (Respond Now)

• To provide information, click on the **Respond Now** button; a pop up message will appear indicating you will be redirected to the Advisor Portal
• Click **Continue**
You will see all outstanding RTMs including the date they were requested
  - GA/advisor/client can respond to each RTM separately

Responses are made in the **Action Items** section
  - If there are multiple RTMs the GA/advisor/client can navigate between pending items by clicking on the arrow next to the action item ( < > )

Once all information has been entered for a specific RTM click on **Submit**; you must click Submit to save the information before moving to the next RTM or exiting the portal
Advisor Portal (attaching documents)

- If you need to attach document(s) you can do so by clicking on the **Attach** button.
- Select the document to be attached.
- The document must be one of the following doc types only:
  - PDF, PNG, JPG or JPEG
  - If you attach a document not in one of these doc types you will get an error message ‘doc type not supported’
- There is no limit to number of documents which can be uploaded but total document size allowed is 150MB

**Please note:** Once you click submit, you cannot get back into the Action Item to make additional edits.
Advisor Portal - Multiple Policies

- Multiple policies on the same insured, with the same requirements, will be completed across all polices
- GAs will see a message that explains the action item will update all policies.
Advisor Portal (all action items complete/Logout)

- Once all Action Items (RTM) are completed a pop message will automatically appear thanking you for submitting the information
- Click on **OK**
  - The file will move to ‘In Review’ status
- Click on **Logout** located at the top of the page to exit the portal
Advisor Portal (Additional Info required/pending action items)

- Once all information has been entered for an RTM you can click on **Logout** located at the top of the screen.

- If you click on Logout and all RTMs have NOT been completed a pop message will appear asking if you’re sure you want to logout.

- Click **Cancel** to return to the portal and continue providing additional information or click **Logout**.
Advisor Portal (Additional Info required/pending action items)

- Once all information has been entered for an RTM and you click on Logout located at the top of the screen, a pop message will appear asking if you're sure you want to logout.

- Click Cancel to return to the portal and continue providing additional information or click Logout to complete the process.
• Since the email is sent to both the client & General Agency simultaneously, it’s possible you may see one of the following messages:
  o If the client is already in the portal, you will see “Your client is currently editing this case.”
  o If the GA/advisor is already in the portal and the client tries to enter information, they will see “Your advisor is currently editing this issue.”
• You will be brought back to Application Manager
• The RTM status will now be marked as received
• Please be sure to click **Done Editing** at the top of page
• RTM documents that were attached can be seen when clicking on the RTM requirement
Email reminders

- Reminder emails are sent 9 times if information is not received, approximately every other day
- An expiration date is included
Email reminders- Multiple Policies

• An insured with multiple, linked, policies will see a notification to include all items needed in one email.
Final email reminder

- Final reminder to complete the RTM is sent to the GA and the client on day 24
Terminated Incomplete due to no response received

- If no response is received for the RTM within 26 days the application will closed, incomplete.
- The number of days is based on the creation date of the latest RTM.
- If you are able to obtain the information after the application is closed you can reopen the application, by utilizing the reopen tool.
Questions?
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