Response to memo (RTM)

March 7, 2023

Agenda

What's new

Preferences

Accessing the RTM

How to provide information

Q&A

Enhancements

We continue to work diligently to enhance the digital application experience.

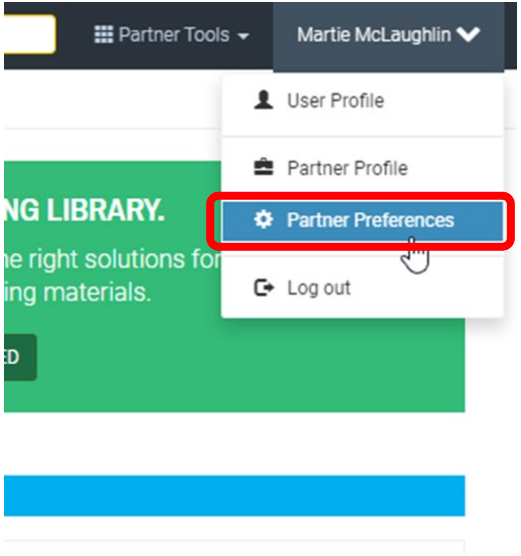
We are excited to announce beginning on March 8, 2023 our General Agency partners will be able to reply to Response to Memo (RTM) on behalf of their clients.

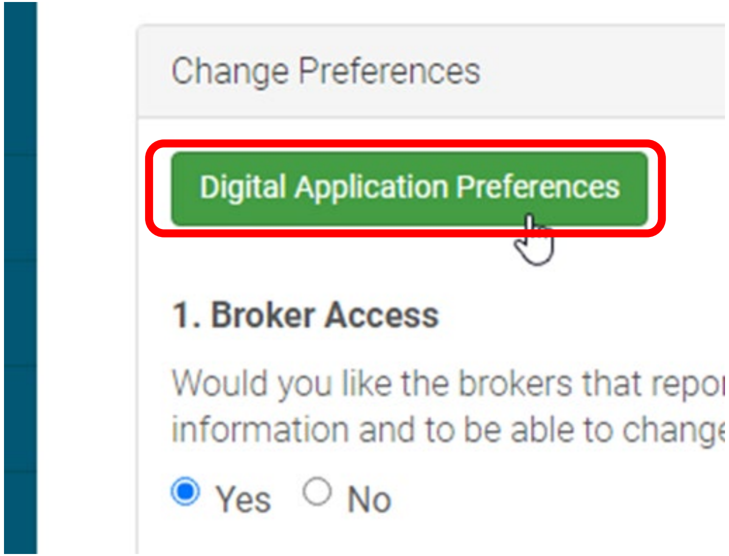
- Reduce cycle times
- Allow back-office agency staff to answer questions; allowing advisors to focus on new information
- Enable documents to be attached
- More robust data analysis to identify future enhancements

Partner Dashboard/Digital Application Preferences

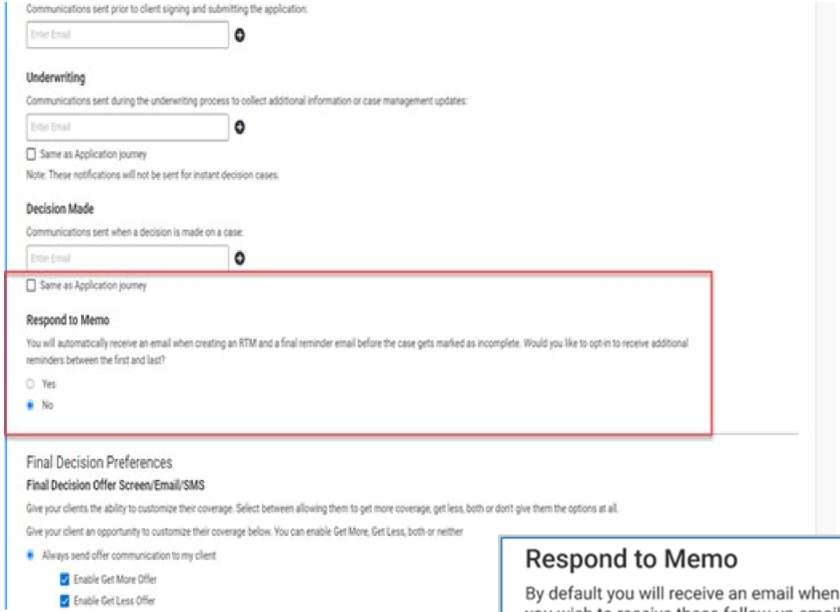
General Agencies & advisors must be registered for the Partner Dashboard

How to Access Partner Preferences from Partner Dashboard





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'

How to reply to the Response to Memo (RTM)

Email notification sent to GA and client

Page 1 of 1

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Date: 02/10/23 10:34 AM

Subject: *LGASecure* Additional information needed from your client, Darcy Burge, 1000020085

Bcc: QaUat04@lgamerica.com

Legal & General
BANNER LIFE

Writing Agent: Banner Life Insurance Company
Product: OPTerm

Application ID: 1000020085

Policy Number: 5060177234; 20-year term; $35,000,000

Hello,

While we were reviewing Darcy Burge's life insurance application, we noticed the following additional information is needed:

- Financial Justification
- Beneficiary - Justification for Beneficiary , Insurable Interest

If you prefer to update Darcy's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

Complete Missing Info

We also informed Darcy that the additional information needs to be provided for the application to be completed.

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM - 5:00 PM EST, Monday - Friday

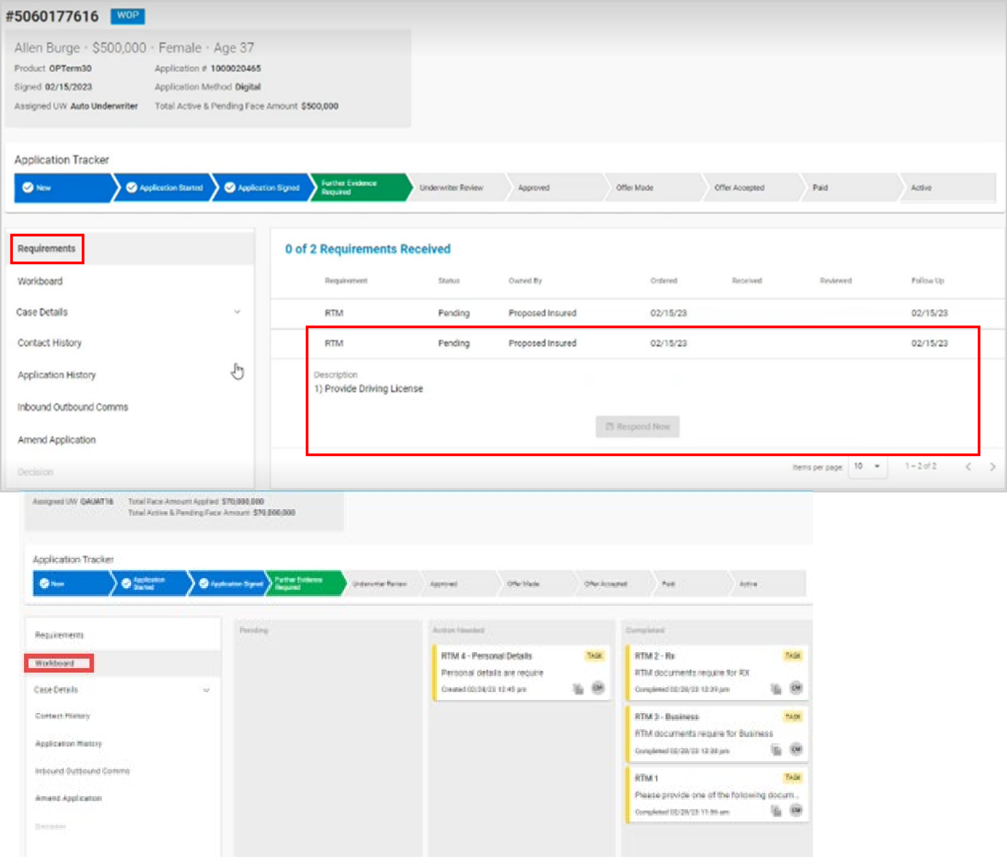
OnlineApp@lgamerica.com

- When a RTM is created an email will be sent to the General Agency and the client, at the same time
  - The information needed will be listed in the email
  - 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

Complete Missing Info/Reroute to Partner Dashboard

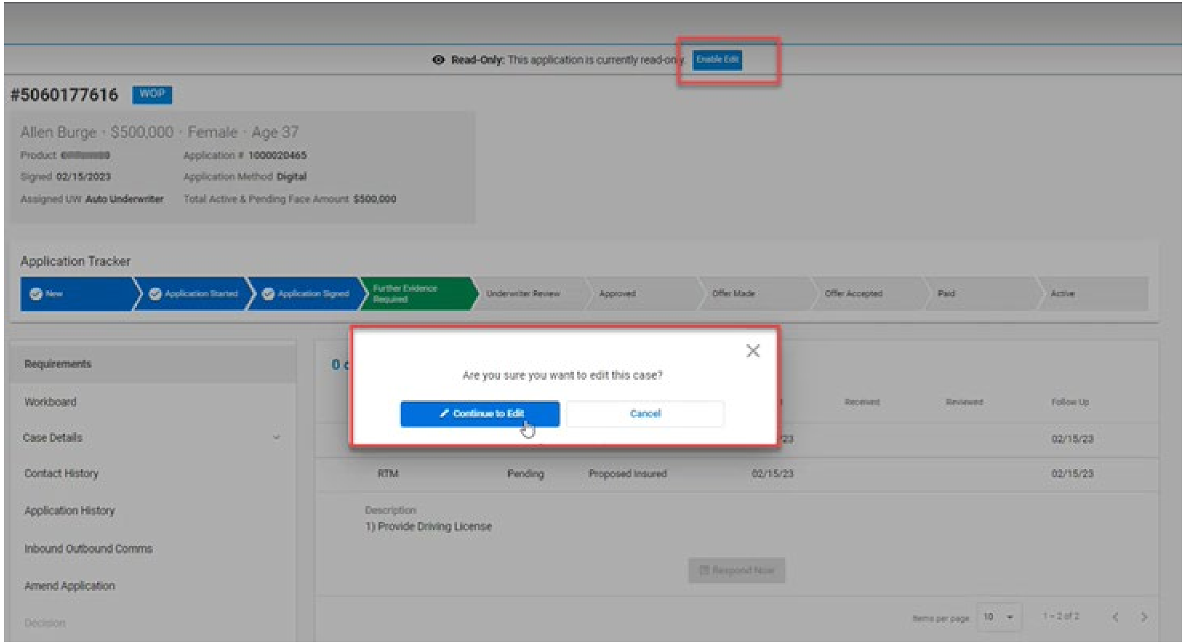
Application Manager (Requirements/Workboard)



- 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

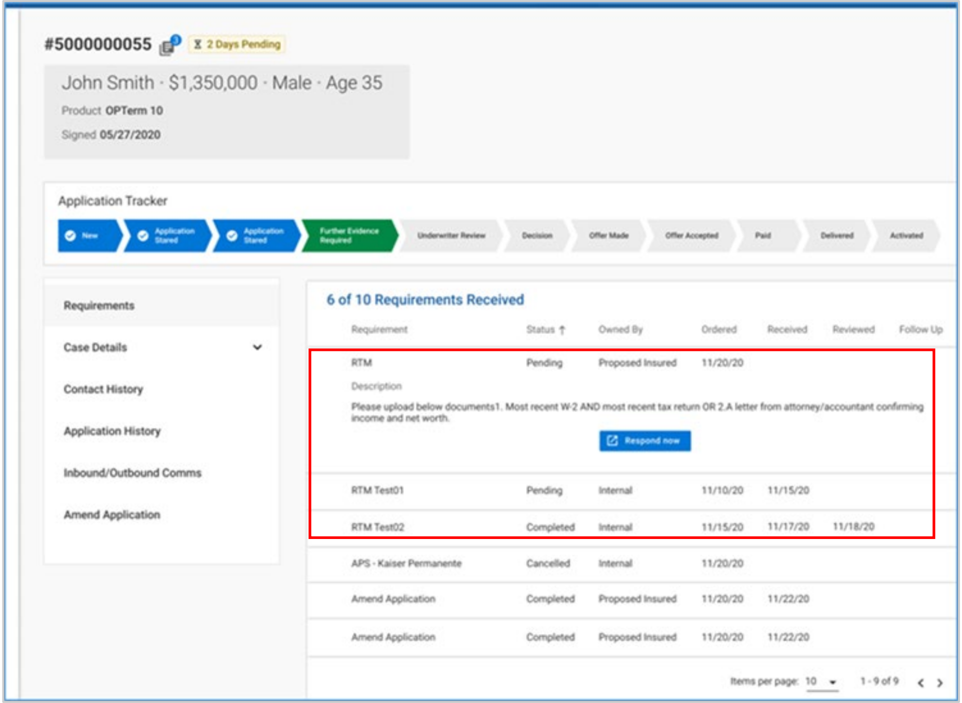
- You can also find the description by clicking on Workboard

Application Manager (Enable Edit)

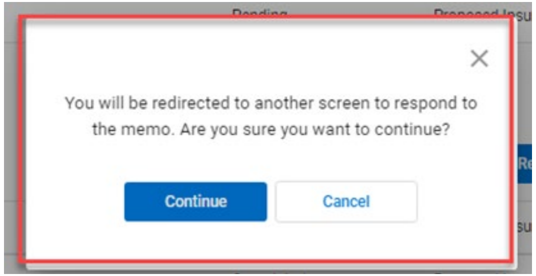


- To enable the Respond Now button, user must select **Enable Edit**
- A pop up message will message will appear,
- Click **Continue to Edit**

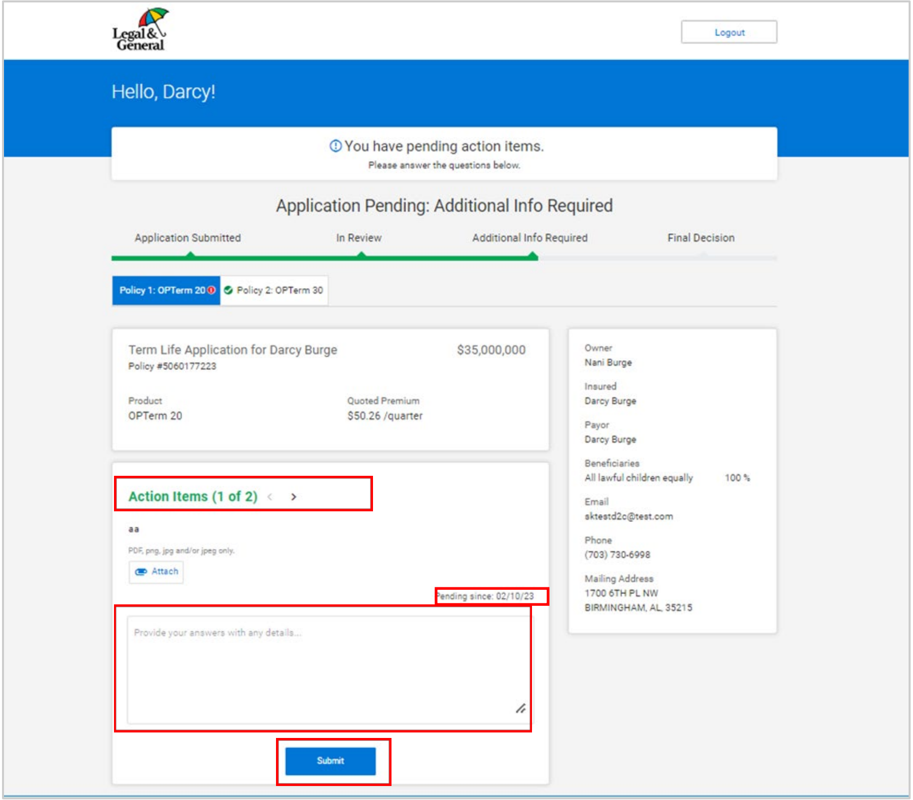
Application Manager (Respond Now)



- To provide information, click on the **Respond Now** button; a pop up message will message will appear indicating you will be redirected to the Advisor Portal
- Click **Continue**

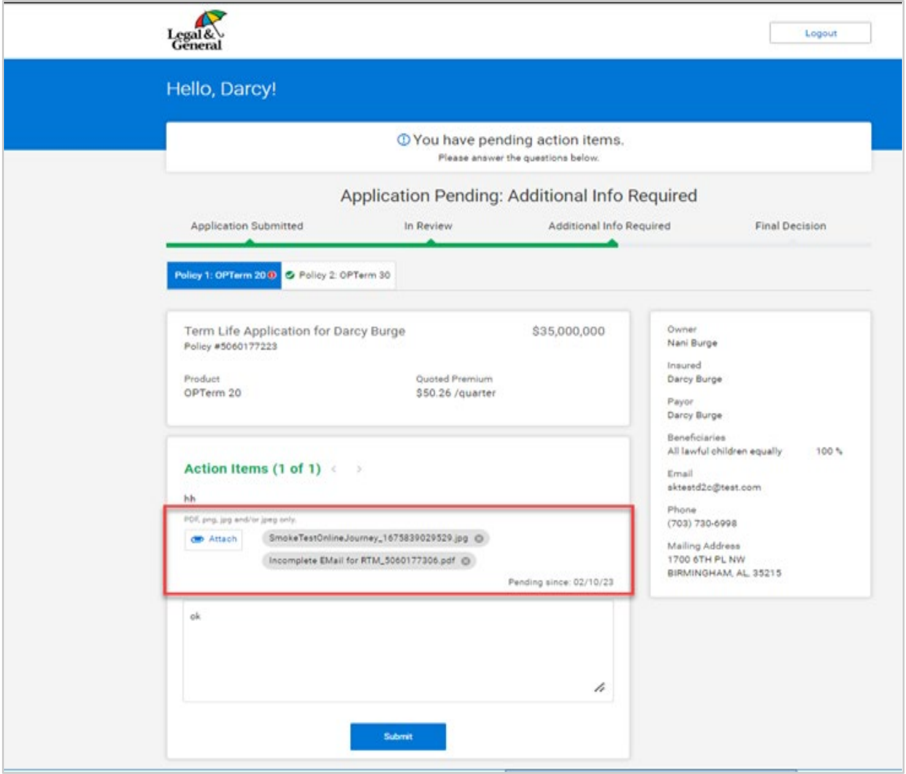


Advisor Portal



- You will see all outstanding RTMs including the date they were requested
  - GA/advisor/client can respond to each RTM separately
- Reponses 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

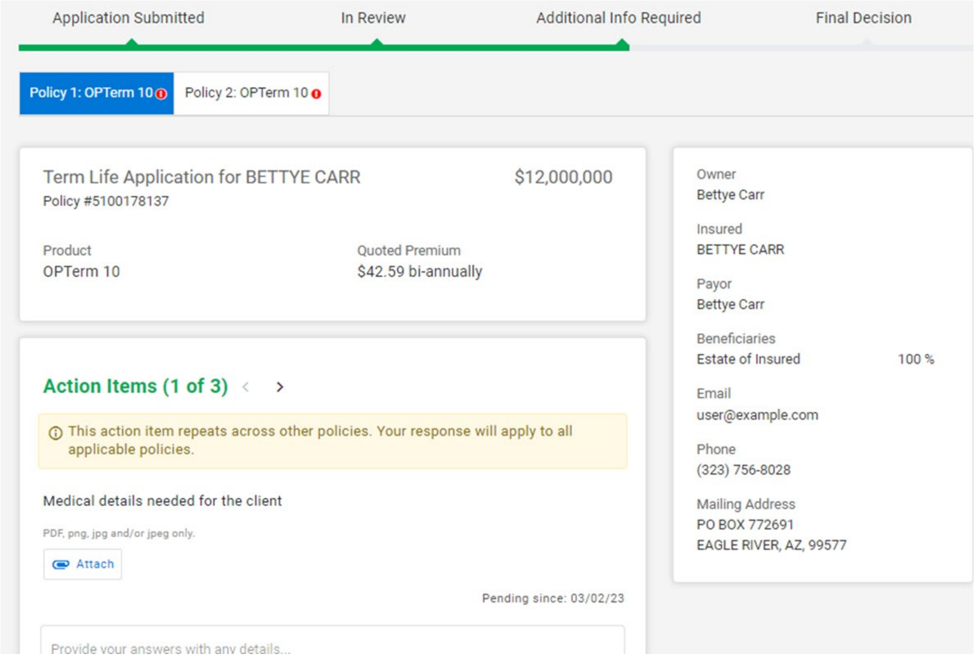
Advisor Portal (attaching documents)



- 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

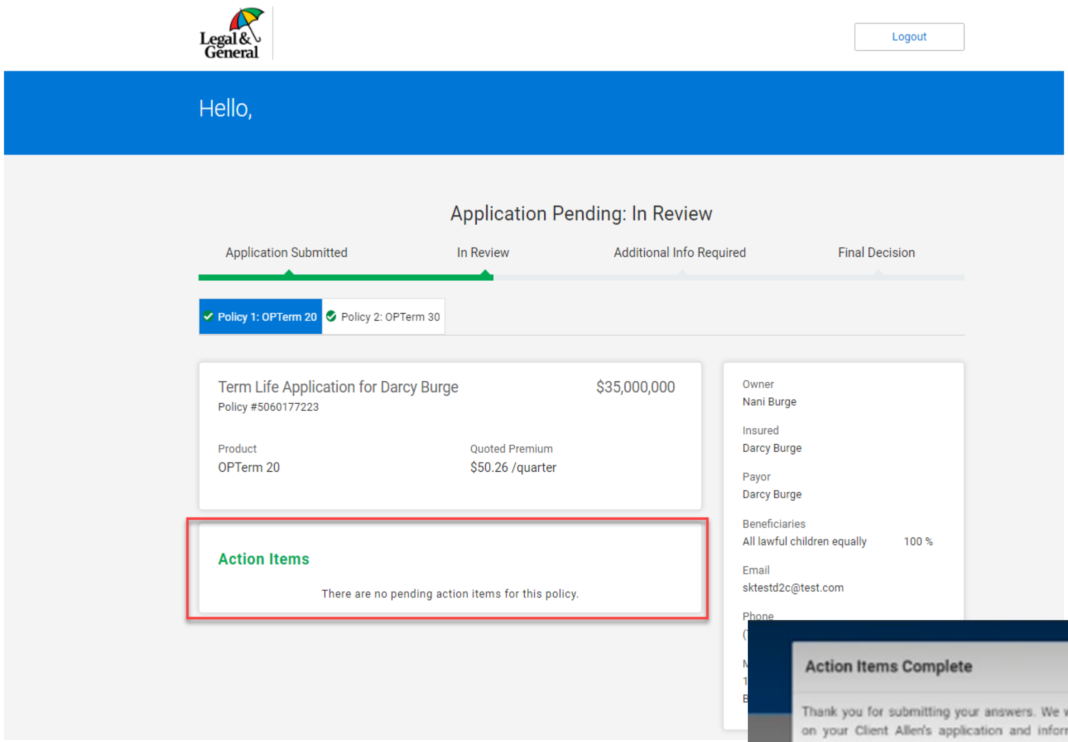
Please note: Once you click submit, you cannot get back into the Action Item to make additional edits.

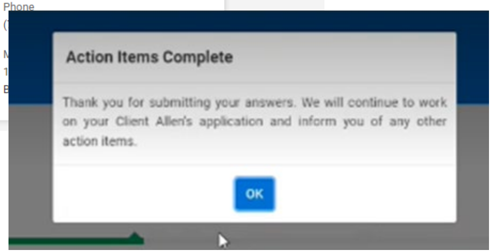
Advisor Portal- Multiple Policies



- 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.

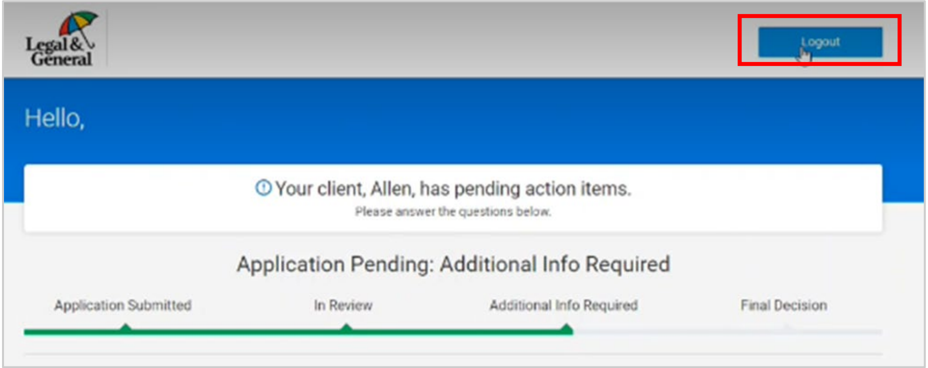
Advisor Portal (all action items complete/Logout)



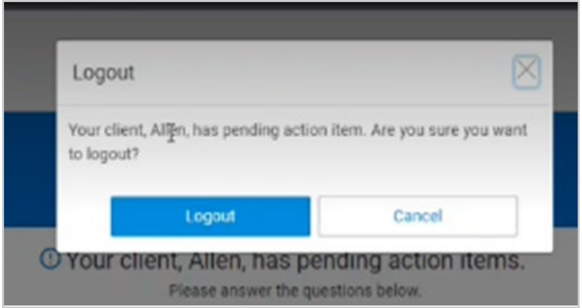


- Once all Action Items (RTM) are completed a pop message will automatically appear thanking you for submitting the information
- Click on **OK**
  - The file will move to ‘In Review’ status
- Click on **Logout** located at the top of the page to exit the portal

Advisor Portal (Additional Info required/pending action items)

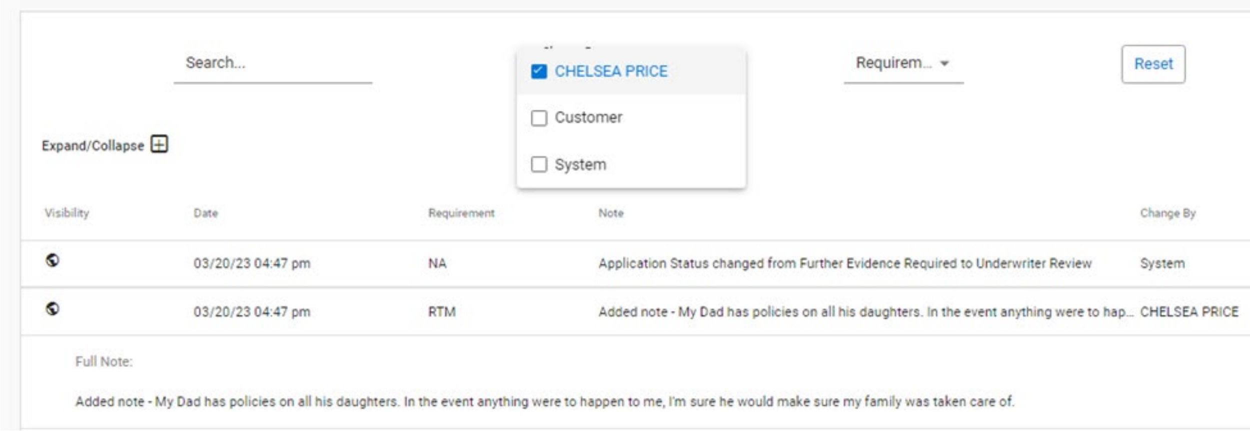


- Once all information has been entered for an RTM you can click on **Logout** located a the top of the screen



- If you click on Logout and all RTMs have NOT been completed a pop message will appear asking if you're sture you want to logout t
- Click **Cancel** to return to the portal and continue providing additional information or click **Logout**

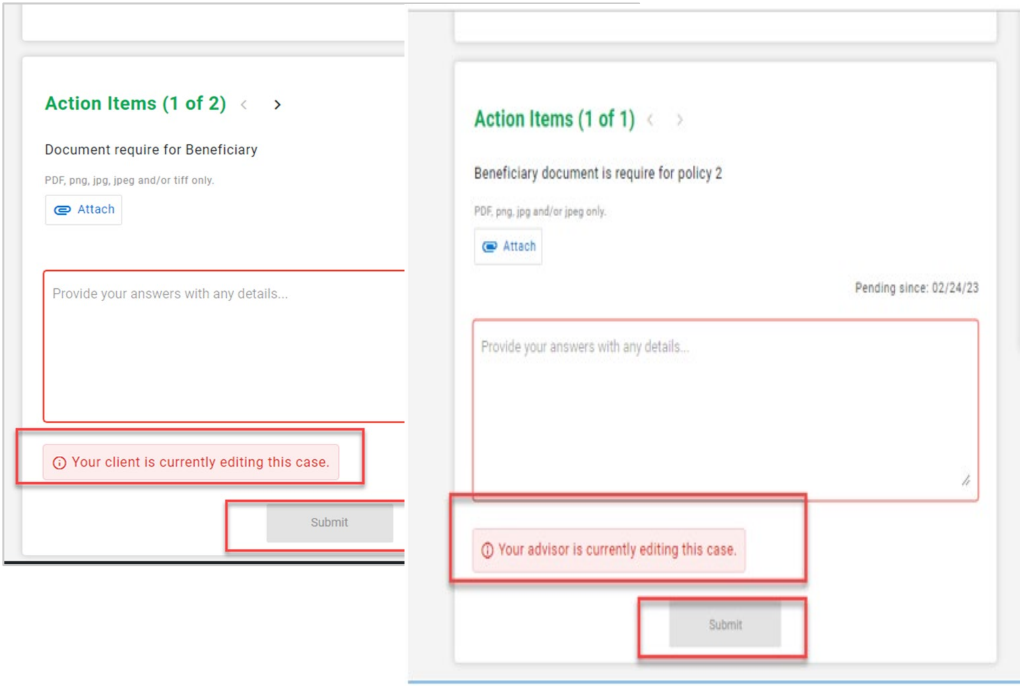
Advisor Portal (Additional Info required/pending action items)



- Once all information has been entered for an RTM ‹ on **Logout** › top of the

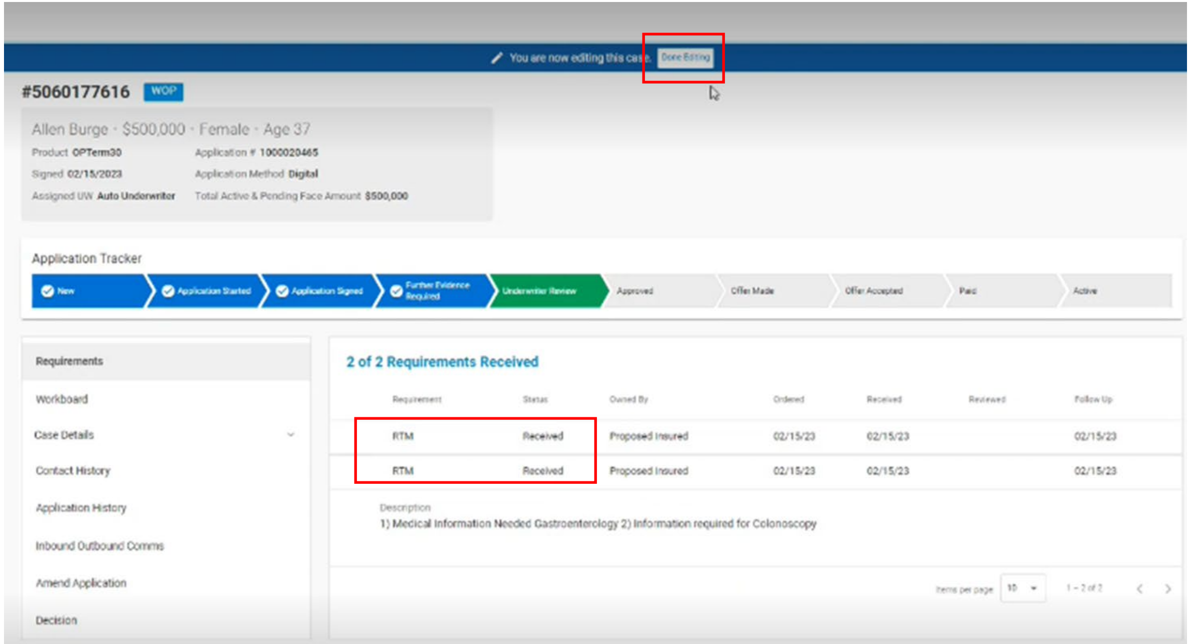
ɔn Logout and all NOT been completed ıge will appear asking if you're sture you want to logout t
- Click **Cancel** to return to the portal and continue providing additional information or click **Logout**

Advisor Portal (Locked by Another User)



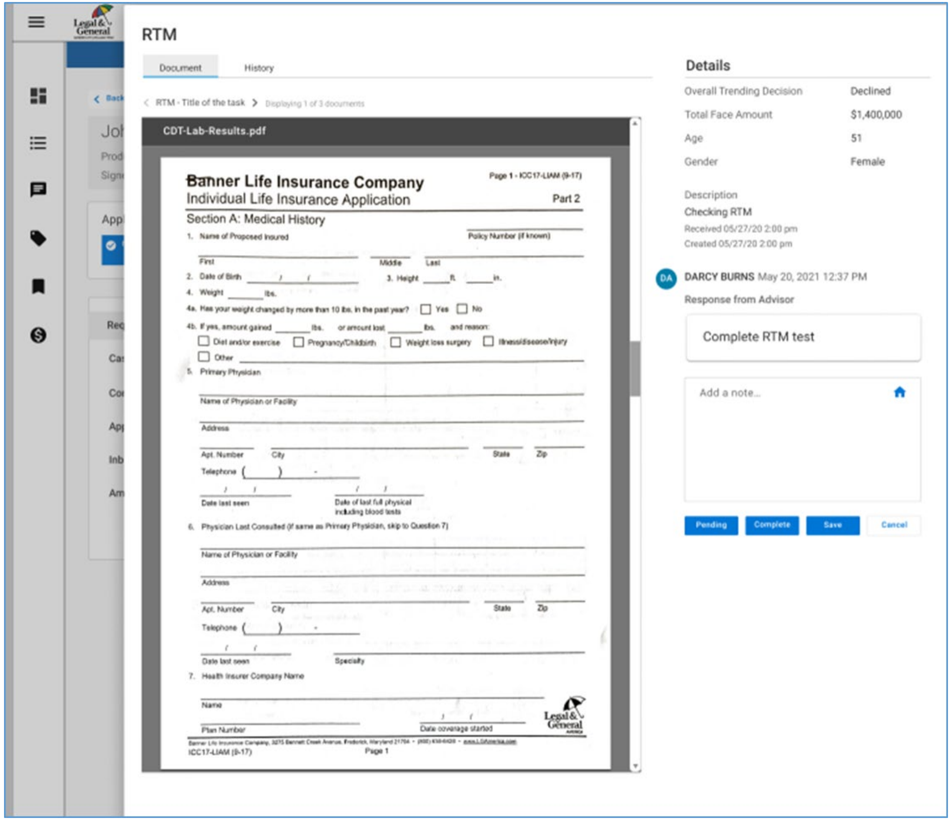
- Since the email is sent to the both the client & General Agency simultaneously it's possible you may see one of the following messages:
  - If the client is in already in the portal, you will see "Your client is currently editing this case."
  - If the GA/advisor is already in the portal and the client tries to enter information, they will see "Your advisor is currently editing this issue."

Application Manager (Done Editing)



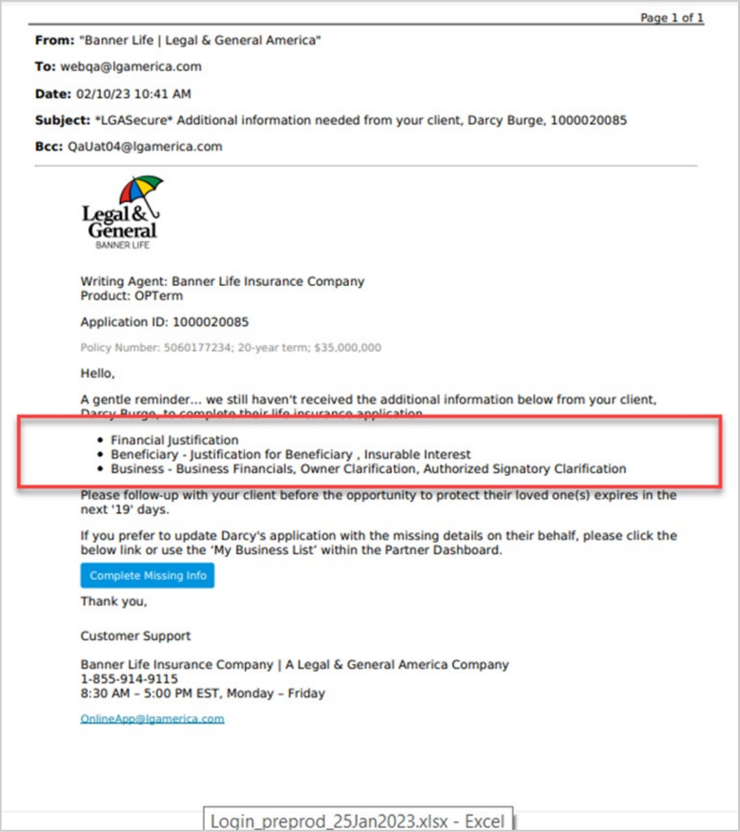
- You will be brought back to Application Manager
- The RTM status will now be marked as received
- Please be sure to click **Done Editing** at the top of page

Application Manager (Attachments)



- RTM documents that were attached can be seen when clicking on the RTM requirement

Email reminders



Page 1 of 1

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Date: 02/10/23 10:41 AM

Subject: *LGASecure* Additional information needed from your client, Darcy Burge, 1000020085

Bcc: QaUat04@lgamerica.com

Legal & General
BANNER LIFE

Writing Agent: Banner Life Insurance Company
Product: OPTerm

Application ID: 1000020085

Policy Number: 5060177234; 20-year term; $35,000,000

Hello,

A gentle reminder... we still haven't received the additional information below from your client, Darcy Burge, to complete their life insurance application.

- Financial Justification
- Beneficiary - Justification for Beneficiary , Insurable Interest
- Business - Business Financials, Owner Clarification, Authorized Signatory Clarification

Please follow-up with your client before the opportunity to protect their loved one(s) expires in the next '19' days.

If you prefer to update Darcy's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

Complete Missing Info

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM – 5:00 PM EST, Monday – Friday

OnlineApp@lgamerica.com

Login_preprod_25Jan2023.xlsx - Excel

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

Email reminders- Multiple Policies

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Date: 03/02/23 03:03 PM

Subject: *LGASecure* Additional information needed from your client, Bettye Carr, 1000102582

Bcc: QaUat04@lgamerica.com

Legal & General
BANNER LIFE

Writing Agent: Raccuglia Financial Brokerage, Inc.
Product: OPTerm
Application ID: 1000102582

Policy Numbers:

- 5100178137; 10-year term; $12,000,000
- 5100178138; 10-year term; $12,000,000

Hello,

While we were reviewing Bettye Carr's life insurance application, we noticed the following additional information is needed:

Policy: 5100178137

- Financial Justification
- Purpose of Insurance - Personal Insurance, Trust
- Rx - Medication details found

Policy: 5100178138

- Financial Justification
- Rx - Medication details found

If you're registered to use our Partner Dashboard website and prefer to update Bettye's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

If you're not registered and would like to take advantage of the benefits using our Partner Dashboard website, simply click the below link. Then click 'Register' on the welcome page and follow the easy step-by-step guidelines. Once you're registered, you can quickly access your 'My Business List' to review your client's application.

Complete Missing Info

We also informed Bettye that the additional information needs to be provided for the application to be completed.

Thank you,

Customer Support

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

Final email reminder

Date: 02/07/23 01:54 PM

Subject: *LGASecure* Additional Info Needed Request- Final Reminder for George Brown, 1000020111

Bcc: QaUat04@lgamerica.com

Legal & General
BANNER LIFE

Writing Agent: Banner Life Insurance Company
Product: OPTerm

Application ID: 1000020111

Policy Number: 5060177262; 25-year term; $15,000,000

Hello,

We've made several attempts to notify your client, George Brown, regarding the below additional detail(s) needed to complete their application.

- Financial Justification
- Evidence Review Outcome - Physician Information found in Electronic Health Records
- Rx - Medication details found

Unfortunately, we have not received any response from them.

If you prefer to update George's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

Complete Missing Info

Please act quickly. If we do not receive the requested information within two days, the application will be withdrawn.

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM – 5:00 PM EST, Monday – Friday

OnlineApp@lgamerica.com

- Final reminder to complete the RTM is sent to the GA and the client on day 24

Terminated Incomplete due to no response received

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Date: 02/07/23 01:57 PM

Subject: Your life insurance application is incomplete and has been withdrawn

Bcc: QaUat04@lgamerica.com

Legal & General
BANNER LIFE

Your advisor: Banner Life Insurance Company
Your application ID: 1000020111

Your policy: 5060177262; 25-year term; $15,000,000

Hello George,

Since we didn't receive the requested information needed to complete your life insurance application, we're withdrawing your application.

Please reach out to us at 1-855-914-9115 if you're still interested in life insurance coverage.

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM – 5:00 PM EST, Monday – Friday

- 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?

Thank You