

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

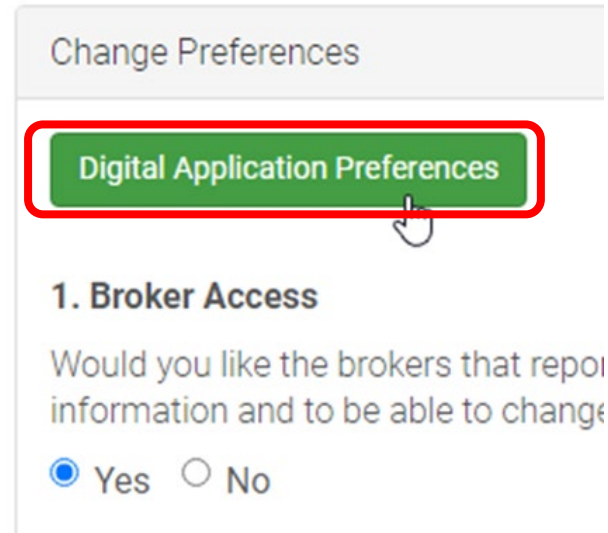
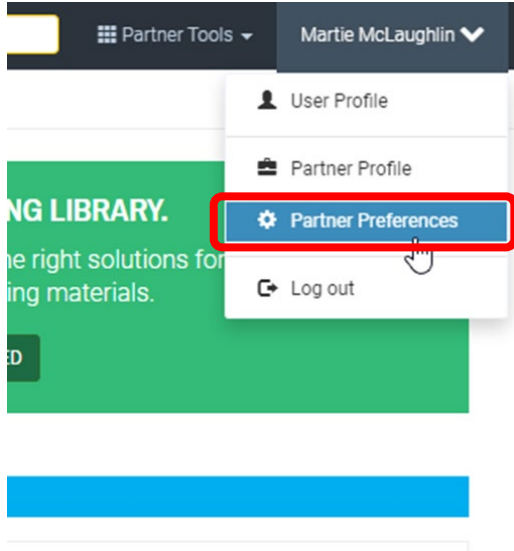
Partner Dashboard/Digital
Application Preferences



General Agencies & advisors must be registered for the Partner Dashboard



How to Access Partner Preferences from Partner Dashboard



New Preference (Respond to Memo)



Communications sent prior to client signing and submitting the application:

ⓘ

Underwriting

Communications sent during the underwriting process to collect additional information or case management updates:

ⓘ

☐ Same as Application journey

Note: These notifications will not be sent for instant decision cases.

Decision Made

Communications sent when a decision is made on a case:

ⓘ

☐ Same as Application journey

Respond to Memo

You will automatically receive an email when creating an RTM and a final reminder email before the case gets marked as incomplete. Would you like to opt-in to receive additional reminders between the first and last?

☐ Yes

☒ No

Final Decision Preferences

Final Decision Offer Screen/Email/SMS

Give your clients the ability to customize their coverage. Select between allowing them to get more coverage, get less, both or don't give them the options at all.

Give your client an opportunity to customize their coverage below. You can enable Get More, Get Less, both or neither

☒ Always send offer communication to my client.

☒ Enable Get More Offer

☒ Enable Get Less Offer

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'

Respond to Memo

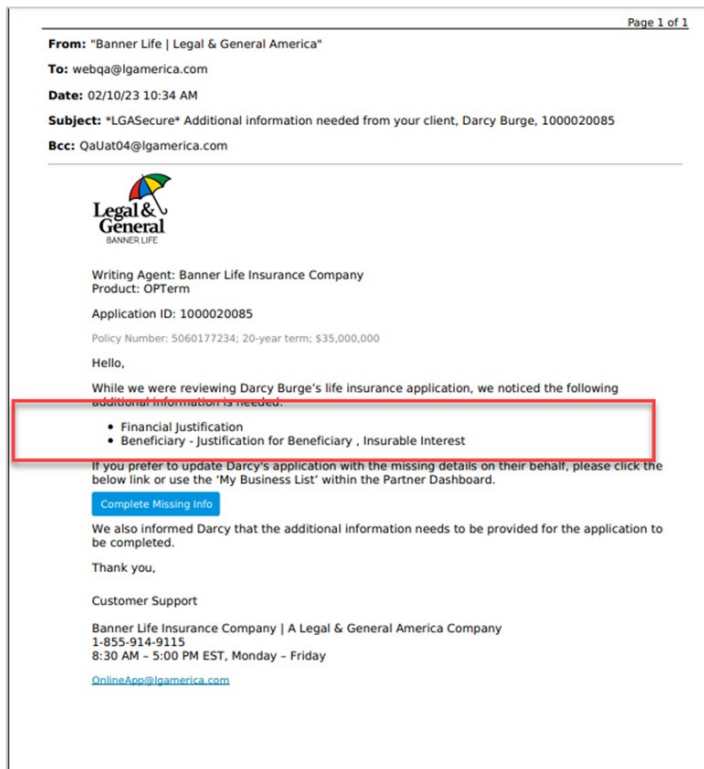
By default you will receive an email when an RTM is created and on the 24th day from creation. Do you wish to receive these follow up emails on each RTM?

- ☐ 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
 - 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)



#5060177616 WGP

Allen Burge - \$500,000 - Female - Age 37
Product: OPTerm30 Application # 1000020465
Signed: 02/15/2023 Application Method: Digital
Assigned UW: Auto Underwriter Total Active & Pending Face Amount: \$500,000

Application Tracker

New Application Started Application Signed Further Evidence Required Underwriter Review Approved Offer Made Offer Accepted Paid Active

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

0 of 2 Requirements Received

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
RTM	Pending	Proposed Insured	02/15/23			02/15/23
RTM	Pending	Proposed Insured	02/15/23			02/15/23

Description
1) Provide Driving License

Respond Now

Items per page: 10 1 - 2 of 2

Assigned UW: GAUMT16 Total Face Amount Applied: \$750,000,000
Total Active & Pending Face Amount: \$750,000,000

Application Tracker

New Application Started Application Signed Further Evidence Required Underwriter Review Approved Offer Made Offer Accepted Paid Active

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

Pending

Action Needed

RTM 4 - Personal Details
Personal details are require
Created 02/04/23 12:45 pm

Completed

RTM 2 - Rx
RTM documents require for RX
Completed 02/08/23 10:29 pm

RTM 3 - Business
RTM documents require for Business
Completed 02/08/23 10:28 pm

RTM 1
Please provide one of the following docum
Completed 02/08/23 11:06 am

- 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)



Read-Only: This application is currently read-only. **Enable Edit**

#5060177616 WGP

Allen Burge - \$500,000 - Female - Age 37
Product #1111111111 Application # 1000020465
Signed 02/15/2023 Application Method Digital
Assigned UW Auto Underwriter Total Active & Pending Face Amount \$500,000

Application Tracker

New Application Started Application Signed Further Evidence Required Underwriter Review Approved Offer Made Offer Accepted Paid Active

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

Are you sure you want to edit this case?

Continue to Edit Cancel

RTM Pending Proposed Insured 02/15/23

Description
1) Provide Driving License

Respond Now

Items per page: 10 1 - 2 of 2

- 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)



#5000000055 2 Days Pending

John Smith · \$1,350,000 · Male · Age 35

Product **OPTerm 10**

Signed 05/27/2020

Application Tracker

Now Application Started Application Started Further Evidence Required Underwriter Review Decision Offer Made Offer Accepted Paid Delivered Activated

Requirements

Case Details

Contact History

Application History

Inbound/Outbound Comms

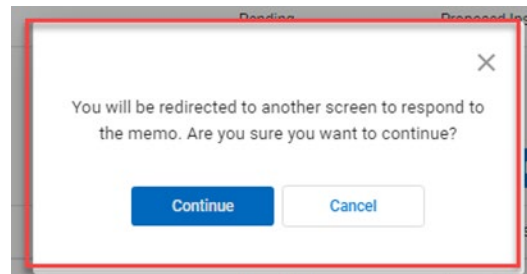
Amend Application

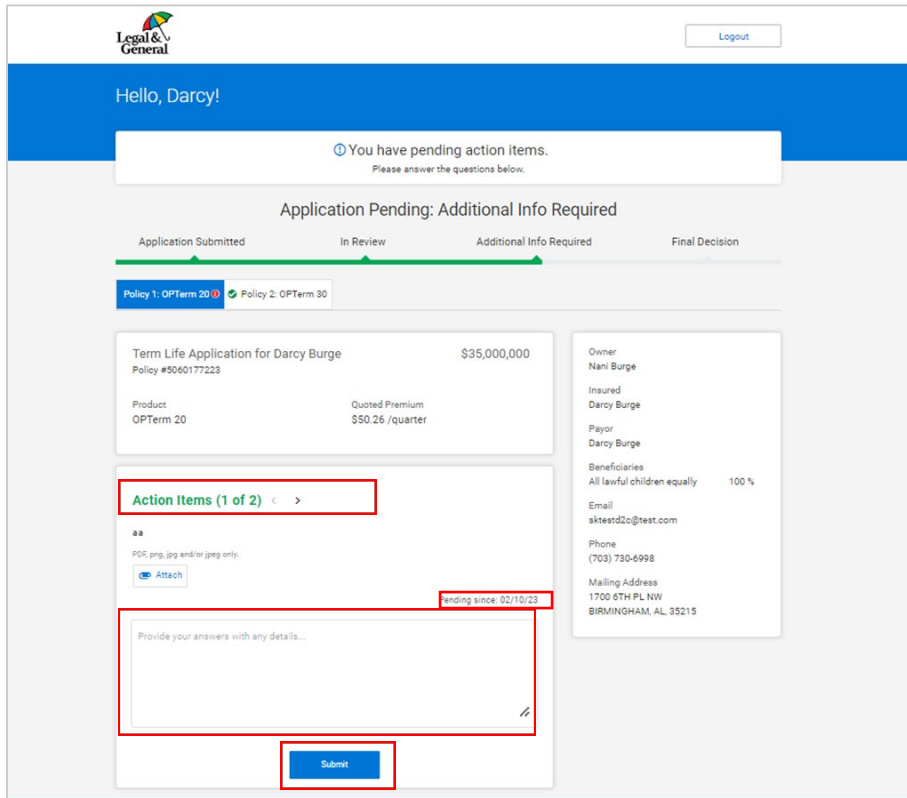
6 of 10 Requirements Received

Requirement	Status ↑	Owned By	Ordered	Received	Reviewed	Follow Up
RTM	Pending	Proposed Insured	11/20/20			
Description Please upload below documents1. Most recent W-2 AND most recent tax return OR 2.A letter from attorney/accountant confirming income and net worth.						
Respond now						
RTM Test01	Pending	Internal	11/10/20	11/15/20		
RTM Test02	Completed	Internal	11/15/20	11/17/20	11/18/20	
APS - Kaiser Permanente	Cancelled	Internal	11/20/20			
Amend Application	Completed	Proposed Insured	11/20/20	11/22/20		
Amend Application	Completed	Proposed Insured	11/20/20	11/22/20		

Items per page: 10 1 - 9 of 9 < >

- 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**





Legal & General

Logout

Hello, Darcy!

You have pending action items.
Please answer the questions below.

Application Pending: Additional Info Required

Application Submitted In Review Additional Info Required Final Decision

Policy 1: OPTerm 20 Policy 2: OPTerm 30

Term Life Application for Darcy Burge \$35,000,000
Policy #5060177223

Product: OPTerm 20 Quoted Premium: \$50.26 /quarter

Action Items (1 of 2) < >

aa

POR: png, jpg and/or jpeg only.

Attach

pending since: 02/10/23

Provide your answers with any details...

Submit

Owner: Nani Burge
Insured: Darcy Burge
Payor: Darcy Burge
Beneficiaries: All lawful children equally 100 %
Email: sktestd2c@test.com
Phone: (703) 730-6998
Mailing Address: 1700 6TH PL NW, BIRMINGHAM, AL 35215

- 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





Application Submitted

In Review

Additional Info Required

Final Decision

Policy 1: OPTerm 10  Policy 2: OPTerm 10 


Term Life Application for BETTYE CARR
Policy #5100178137

\$12,000,000


Product
OPTerm 10

Quoted Premium
\$42.59 bi-annually

Action Items (1 of 3) < >

 This action item repeats across other policies. Your response will apply to all applicable policies.

Medical details needed for the client
PDF, png, jpg and/or jpeg only.

 Attach

Pending since: 03/02/23

Provide your answers with any details...

Owner
Bettye Carr

Insured
BETTYE CARR

Payor
Bettye Carr

Beneficiaries
Estate of Insured 100 %

Email
user@example.com

Phone
(323) 756-8028

Mailing Address
PO BOX 772691
EAGLE RIVER, AZ, 99577

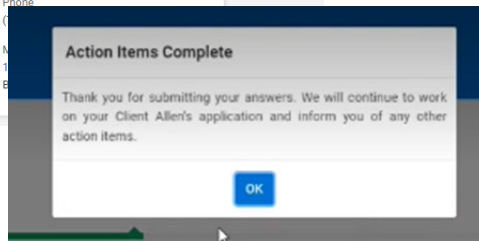
- Multiple policies on the same insured, with the same requirements, will be completed across all policies
- GAs will see a message that explains the action item will update all policies.

Advisor Portal (all action items complete/Logout)

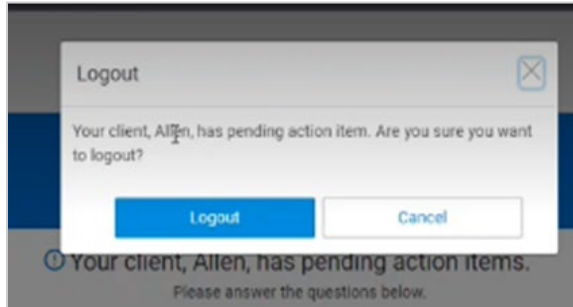
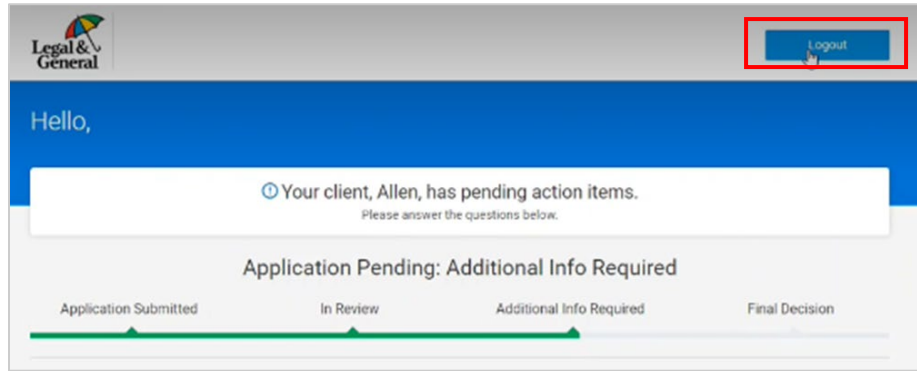


The screenshot displays the Legal & General Advisor Portal interface. At the top left is the Legal & General logo, and at the top right is a 'Logout' button. A blue banner below the header says 'Hello,'. The main content area shows a progress bar for 'Application Pending: In Review' with four stages: 'Application Submitted', 'In Review' (current), 'Additional Info Required', and 'Final Decision'. Below the progress bar, two policies are listed: 'Policy 1: OPTerm 20' and 'Policy 2: OPTerm 30', both with green checkmarks. A red box highlights the 'Action Items' section for Policy 1, which states 'There are no pending action items for this policy.' To the right of the policy details, a sidebar lists information: Owner (Nani Burge), Insured (Darcy Burge), Payor (Darcy Burge), Beneficiaries (All lawful children equally, 100%), Email (sktestd2c@test.com), and Phone (partially visible).

- 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

Search... Requirement...

Expand/Collapse ☐

☒ CHELSEA PRICE
☐ Customer
☐ System

Visibility	Date	Requirement	Note	Change By
	03/20/23 04:47 pm	NA	Application Status changed from Further Evidence Required to Underwriter Review	System
	03/20/23 04:47 pm	RTM	Added note - My Dad has policies on all his daughters. In the event anything were to hap... CHELSEA PRICE	

Full Note:
Added note - My Dad has policies on all his daughters. In the event anything were to happen to me, I'm sure he would make sure my family was taken care of.

on **Logout**
at top of the

- On Logout and all NOT been completed age 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)



Action Items (1 of 2) < >

Document require for Beneficiary

PDF, png, jpg, jpeg and/or tiff only.

[Attach](#)

Provide your answers with any details...

ⓘ Your client is currently editing this case.

Submit

Action Items (1 of 1) < >

Beneficiary document is require for policy 2

PDF, png, jpg and/or jpeg only.

[Attach](#)

Pending since: 02/24/23

Provide your answers with any details...

ⓘ Your advisor is currently editing this case.

Submit

- 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 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 are now editing this case. **Done Editing**

#5060177616 **WGP**

Allen Burge - \$500,000 - Female - Age 37
Product **OPTerm30** Application # **1000020465**
Signed **02/15/2023** Application Method **Digital**
Assigned UW **Auto Underwriter** Total Active & Pending Face Amount **\$500,000**

Application Tracker

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

2 of 2 Requirements Received

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
RTM	Received	Proposed Insured	02/15/23	02/15/23		02/15/23
RTM	Received	Proposed Insured	02/15/23	02/15/23		02/15/23

Description
1) Medical Information Needed Gastroenterology 2) Information required for Colonoscopy

Items per page: 10 1 - 2 of 2 < >

- 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

Document History

< RTM - Title of the task > Displaying 1 of 3 documents

CDT-Lab-Results.pdf

Banner Life Insurance Company Page 1 - ICC17-LSM (9-17)
Individual Life Insurance Application Part 2

Section A: Medical History

1. Name of Proposed Insured Policy Number (if known)

First Middle Last

2. Date of Birth / / 3. Height ft. in.

4. Weight lbs.

4a. Has your weight changed by more than 10 lbs. in the past year? ☐ Yes ☐ No

4b. If yes, amount gained lbs. or amount lost lbs. and reason:
☐ Diet and/or exercise ☐ Pregnancy/Childbirth ☐ Weight loss surgery ☐ Illness/disease/injury
☐ Other

5. Primary Physician

Name of Physician or Facility

Address

Apt. Number City State Zip

Telephone () -

/ / Date last seen / / Date of last full physical including blood tests

6. Physician Last Consulted (if same as Primary Physician, skip to Question 7)

Name of Physician or Facility

Address

Apt. Number City State Zip

Telephone () -

/ / Date last seen / / Specialty

7. Health insurer Company Name

Name

Plan Number Date coverage started

Banner Life Insurance Company, 325 Bennett Creek Avenue, Piquette, Maryland 21704 • (301) 438-4559 • BBL000000000000
ICC17-LSM (9-17) Page 1

Details

Overall Trending Decision	Declined
Total Face Amount	\$1,400,000
Age	51
Gender	Female

Description
Checking RTM
Received 05/27/20 2:00 pm
Created 05/27/20 2:00 pm

DA DARCY BURNS May 20, 2021 12:37 PM

Response from Advisor

Complete RTM test

Add a note...

Pending Complete Save Cancel


- 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


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



Page 1 of 1

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



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](#)

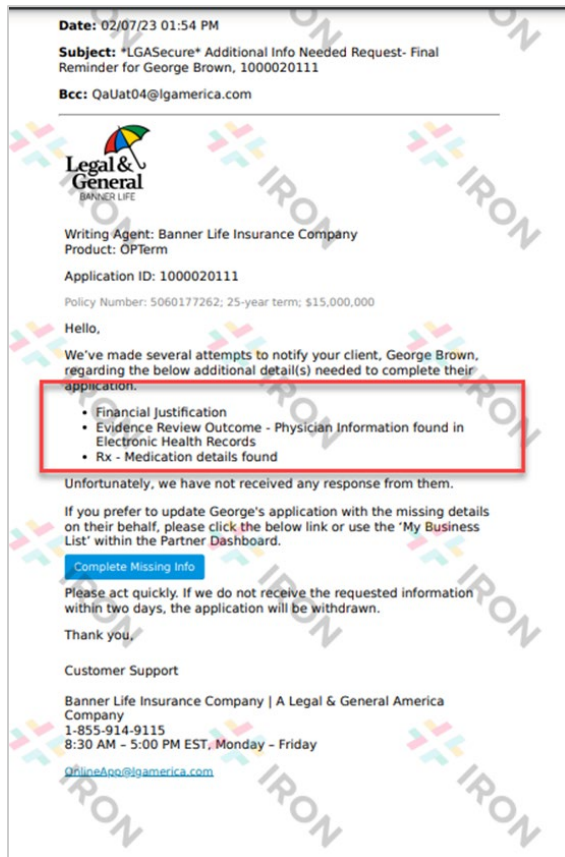
We also informed Bettye that the additional information needs to be provided for the application to be completed.

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



- 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



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

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