

When the payor is other than the policy owner

December 15, 2023



When the payor is other than the policy owner

Introducing a new way to allow the payor, when other than the policy owner, to make the premium payment:

Previously, if the payor listed on the application was not the owner, they would need to provide the payment information to the policy owner to input the information into the payment screen.

As of December 13, 2023, the policy owner will now be able to hand over the premium payment to the payor listed on the application.

Note: This will only apply when the payor is an individual.



When the payor is other than the policy owner



- The payor information can be found in Application Manager within **Case Details**
- Click on Beneficiary, Owner, Payor

The screenshot displays the 'Case Details' sidebar on the left and the main content area on the right. The sidebar includes options like 'Requirements', 'Workboard', 'Case Details', 'Policy Details', 'Advisor', 'Beneficiary/Owner/Payor', 'Save Age', 'Policy Dates', 'Contact History', 'Application History', 'Inbound Outbound Comms', 'Amend Application', and 'Decision'. The main content area shows 'Beneficiaries' and 'Owner - Other Individual' information. The 'Payor - Other Individual' section is highlighted with a red border.

Type	First Name	Last Name	D.O.B.	Relationship	Percentage %
Primary				Estate of Insured	100%

Owner - Other Individual					
Name	D.O.B.	SSN	Relationship	Phone Number	Email
Dinesh Kumar	10/02/1998	XXXXX2134	Fiance Or Fiancee	(240) 740-6350	hgjh@sdfgh.com
Address 13737 Wisteria Drive Gemantown, AL 20874					

Payor - Other Individual					
Name	D.O.B.	SSN	Relationship	Phone Number	Email
Vintha Vijay			Employer	(408) 808-2000	hgjh@sdfgh.com
Address 13737 Wisteria Drive San Jose, AL 95112					

When the payor is other than the policy owner



Welcome!

Please provide the information below to login.

Your Last Name
Kumar

Date of Birth
MM/DD/YYYY

Zip Code

Login

Verify Your Passcode

An email message with a 6-digit verification code was just sent to:
vinodhav@lgamerica.com

Enter Code

Didn't get a passcode?
Resend

Verify >

For security reasons and to protect your account, please set up your authentication passcode. This code will expire in 10 minutes.

Once the application has been approved, an email will be sent to the policy owner to review and accept the offer.

They will click on the link within the email and log in using their last name, date of birth and zip code.

A six-digit verification code will be sent to their email and the policy owner will need to enter that code.

When the payor is other than the policy owner



George's policy has been approved for up to \$1,500,000 of coverage over 40 years.

GREAT NEWS! You're eligible to customize your coverage.

Your payment amount is:

\$389.22[†]
Quarterly
[Change Frequency](#)

Your first payment includes additional premium(s) to backdate the policy effective date to benefit from a lower insurance rate based on a younger insurance issue age:

\$778.44[†]
First Payment
[More details about your payment](#)

Effective date to apply for this option - 7/4/2023
Next payment due date as per billing mode - 1/4/2024

[†] Save Age applied to backdate effective date based on younger insurance age.
[Learn more](#)

Accept your coverage by clicking the 'Accept Offer' button below.
OR
You can change your coverage by clicking 'Customize Coverage' below.

Your Offer

Please read and review your policy -

- Keep in mind, your policy will not be active until the first payment is made and finalized. Once we received the payment, your policy's effective date will be updated.
- The preview policy packet contains information as per latest approved and signed application. Any updates to your offer will be reflected in the final Policy Packet.

[Preview Your Policy Packet](#)

By checking this box, I confirm that I've read my Policy Packet.

Accept Offer

- Policy owner reviews the offer
- Click the box stating they confirm that they have read the policy packet
- Click **Accept Offer**

When the payor is other than the policy owner


Your Offer Your Payment Finalize

Select the best option for arranging your payments.
Complete the payment now on your own, or hand it over to your payor. The method chosen for this initial payment will determine the setup for all future recurring payments.

Payor - Vinitha Vijay


Relationship to Insured Employer	13737 Wisteria Drive San Jose, AL 95112	(408) 808-2000 hgjh@sdfgh.com
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The Payor provided, which is stipulated in your signed application, will remain unchanged regardless of the source of funds or the method of payment.


Complete Payment Now

- Instantly issue the policy after your payment.
- Your loved ones get protection right away.
- If paid by EFT, the provided bank details will be used to set up recurring payments.
- Future payments follow the method used for the first payment.

Pay Now >


Hand Over Payment to the Payor

- Payor receives an email to proceed with the payment.
- Policy issued after payor completes payment.
- Offer withdrawn if payment isn't made **within 30 days**.
- Future payments follow the method used for the first payment.

Send To Payor

Please contact your advisor if you have any questions.

The payor information is provided toward the top of the offer

Policy owner options are:

- They can complete the payment by clicking **Pay Now**
- Hand the payment over to the payor by clicking **Send To Payor**

When the payor is other than the policy owner



Legal & General

Save and Exit

Thanks, Dinesh!

You're on your way to providing your loved ones financial peace of mind.

To ensure a smooth process, please use the 'Save and Exit' button at the top right of this page. If you close the browser directly, it may lock your application for some time, preventing the payor from accessing the payment process.

What happens next?

Fulfill your policy's first premium payment

Your policy's payment link was emailed to the payor. After the initial payment, you can secure and download your policy document. You'll be promptly notified of any action items. Rest easy, your family's financial security is safeguarded against unforeseen circumstances.

Need Help?

Policy owner is brought to the Thank You screen

Important! They must click on **Save and Exit** in the upper right corner or the offer will be locked for up to 3 hours

**Payor view of the
payment process**



When the payor is other than the policy owner



From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Cc: webqa@lgamerica.com

Date: 12/11/23 07:26 AM

Subject: *LGASecure* Make Darcy's first payment to finalize their life insurance

Bcc: QaUat04@lgamerica.com



Advisor: Banner Life Insurance Company

Application ID: 1000034622

Policy: 5060191840; 40-year term; \$1,500,000

Hello Betty,

You've been designated as the person authorized to make payment on behalf of Robert Barret.

Robert Barret accepted our offer for Darcy Burge life insurance coverage. Now, we look forward to providing them financial peace of mind for the next 40 years. Thanks to you, you're playing an important part in making it all happen.

Here's what you'll need to do next:

1. Click the button below to pay Darcy's first quarterly premium and finalize this offer.
2. Have your payment method details ready and pay ASAP. We applied the best offer, however, it's subject to change and is valid only for a limited time.

[Pay Now](#)

If you have any question or concerns, please contact Robert Barret.

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

The payor will receive an email with a secured link to make the payment.

When the payor is other than the policy owner



Welcome!

Please provide the information below to login.

Your Last Name

Zip Code

Login >

The payor will log in with their last name and zip code.

When the payor is other than the policy owner



- Payor will only see the amount of the premium to be paid
- Select either EFT or credit card*
- Once the payment information has been entered, click **Submit Payment**

Note: The Payor cannot change the payment frequency, only the owner or GA can make the change. If changes are needed, they must click on Save and Exit and inform the PO of the change.

*Credit card payment is not available in AK, CA, MD, NJ, NC or if paying monthly.

When the payor is other than the policy owner



Legal & General

Save and Exit

✓ Thanks, Vinitha! Your payment was successfully submitted!
We appreciate your prompt action in securing life insurance coverage.

To ensure a smooth process, please use the 'Save and Exit' button at the top right of this page. If you close the browser directly, it may lock the application for some time, preventing the policy owner from accessing the application.

What happens next?

The policy owner will be alerted of any additional pending action items, as well as any further policy related communications as necessary. Currently, no further actions are required from you.

Please contact your advisor if you have any questions.

Need Help?

Once the payment has been submitted the payor will be taken to the Thank You screen

Important! The payor must click **Save and Exit** in the upper right corner to exit the payment screen; if they close the browser the offer will be locked for up to three hours

**Policy owner finalizes
offer**



When the payor is other than the policy owner



From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Cc: webqa@lgamerica.com
Date: 12/11/23 07:58 AM
Subject: *LGAsecure* One more thing - please download the policy for Darcy Burge
Bcc: QaUat04@lgamerica.com



Your advisor: Banner Life Insurance Company
Your application ID: 1000034622

Your policy: 5060191840; 40-year term; \$1,500,000

Hello Robert,

All set! Darcy Burge's first payment has been paid by Betty Carr and now their policy is activated. However, we noticed you haven't reviewed Darcy's policy packet.

Please click the button below to download and review the policy.

[View Policy](#)

If you have any questions or concerns, please don't hesitate to contact us.

Need to reference the policy for Darcy? Simply log on to [LGAmerica.com](https://lgamerica.com). First time users, click the 'My Account' button in the top right corner to set up your account.

And if you ever need us, we're here to help. Please don't hesitate to contact us.

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

Once the payment has been submitted, the policy owner will be sent an email alerting them that the payment has been made and they need to complete the offer.

When the payor is other than the policy owner



You're just one step away from your life insurance coverage!
You'll be covered once you pay, download and finalize your policy

Your payment amount is:
\$778.44
First Payment
[More details about your payment](#)

Effective date based on younger insurance age: 7/4/2023
Next payment due date: 1/4/2024

Your payment has been processed successfully.

Download and save your Policy now : [Policy Packet \(PDF\)](#)

By clicking this checkbox, I agree that I have read and downloaded my Policy Packet, my health information is accurate and that my first premium has been paid.

[Finalize Policy](#)

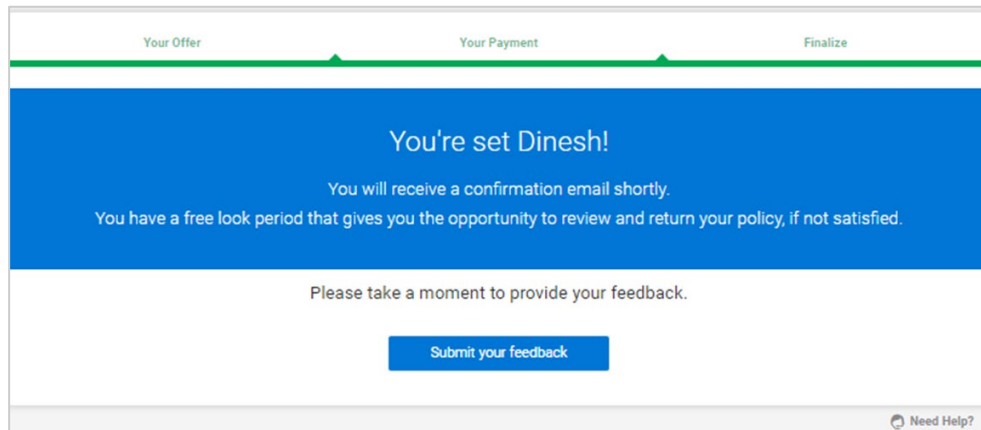
Please contact your advisor if you have any questions.

[Need Help?](#)

Policy owner must:

- Download a copy of the policy
- Click the box 'I agree....'
- Click Finalize Policy

When the payor is other than the policy owner



Once finalized, the policy owner will be taken to the Confirmation page.

Application Manager



When the payor is other than the policy owner



Read-Only: This application is currently read-only. [Submit Reason / Enable Edit](#)

#5060191674 ← Revise Offer ▶ Exit

George Shan - \$1,500,000 - Female - Age 34

Product OPTERM40 Application # 1000034457
Signed 12/08/2023 Application Method Digital
Assigned UW QAUAT16 Total Active & Pending Face Amount \$1,500,000

Case Status
Final Decision RUW - Preferred Plus
Reason(s): N/A

Application Tracker

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

Once offer has been accepted and policy owner has handed the payment over to the payor, Application Tracker will move to **Offer Accepted** status.

#5060191840 ▶ Exit

Darcy Burge - \$1,500,000 - Female - Age 34


Product OPTERM40 Application # 1000034622
Signed 12/11/2023 Application Method Digital
Assigned UW QAUAT16 Total Active & Pending Face Amount \$1,500,000

Case Status
Final Decision RUW - Preferred Plus
Reason(s): N/A

Application Tracker

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

After the offer has been finalized, Application Tracker will move to **Active** status.

Pro tip 

Full details regarding the payment process can be found in **Application History**.

Thank you

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner Life is not authorized as an insurer and does not do business in New York. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. For broker use only. Not for public distribution. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution.

