

A BANNER LIFE AND WILLIAM PENN GENERAL AGENCY COMMUNICATION

LEGAL & GENERAL AMERICA UNDERWRITING CRITERIA AND REQUIREMENTS UPDATED

TO: ALL BANNER LIFE AND WILLIAM PENN GENERAL AGENTS
FROM: SHARON JENKINS, SVP AND CHIEF UNDERWRITER
DATE: AUGUST 18, 2009

Legal & General America's *Underwriting Criteria and Requirements* has been updated to reflect recent Banner and William Penn term portfolio revisions. The minor changes described below have been made to the updated version of the guidelines LAA1522.

- Face amounts have been updated to \$50,000 to \$250,000 under Routine Underwriting Requirements on page 6.
- Face amounts have been updated to \$50,000-\$500,000 under Procedures for Ordering APSs on page 10.
- On page 7 under *Attending Physician Statements* "A current HIPAA-compliant authorization is required before the APS can be ordered" was added.
- On page 7 a new section was added "*AppAssist and other tele-underwriting programs*: Substitute abbreviated paramed for full paramed wherever a full paramed is required on page 6. A Nonmed-Part II is also required."

The new Underwriting Criteria and Requirements in PDF format (LAA 1522) has been posted to the forms page of www.LGAmerica.com. The printed version of the guidelines (LAA1522) is available for order. The old version of the guidelines LAA1481 is now obsolete and should be destroyed.