

The Agent's Guide to



Banner Life's AppAssist[®] program is designed to make it easy for you to facilitate the sale of high-quality, low-cost term life insurance.

Now available with AppAssist e-Link[™]



For use by agents or
AppAssist staff only.



Step-By-Step Guide

- Submit agent contract/appointment to Banner Life
- Agent completes Request for Life Insurance Interview (RLI)
- e-Link electronically submits RLI to Banner Life Call Center
- Call Center conducts interview with client to complete application
- Client uses voice signature option to approve application
- Client sent application package via e-mail for records
- Call Center orders paramedic exam
- Case management
- Underwriting decision
- Policy contract sent directly to client or agency
- Delivery requirements received and policy activated
- Agent receives commission

Electronic status updates are available every step of the way from:

- www.LGAmerica.com
- E-Z Data Inc.
- Skywire Software (formerly IIT)
- AgencyWorks



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Your Responsibilities

Identify the need for life insurance.

- Talk to the prospective applicant(s). Find out if he or she has a specific coverage amount or period in mind.
- Determine the Banner Life term insurance policy that meets the need: OPterm® 10, 15, 20 and 30 year plans are available in all states including DC, except Montana and New York.

Determine the Underwriting Class and premium by completing the Request for Life Insurance Interview.

- The proposed insured's current health status and family history will determine the underwriting classification, which in turn determines the rate.
- Banner Life has six underwriting classes: preferred plus, preferred, standard plus, standard non-tobacco, preferred tobacco and standard tobacco. The preferred plus underwriting class has the lowest rates.
- E-Link is a secure online tool that will help determine the appropriate underwriting class.
- E-Link verifies the premium for the plan selected as well as alternative level premium periods.
- E-Link transmits the client's data directly to the Banner Call Center to begin the application process.
- A question about the proposed insured's current life insurance will determine whether replacement forms must be provided in accordance with state regulations. If replacement forms are needed, these forms will be included with the application package sent to the proposed insured.
- Do not accept cash or checks. Do not accept credit card information if the applicant is above age 70 or there is interest in coverage in excess of \$500,000 (\$250,000 in CA).

Prepare the proposed insured for the interview and paramed exam.

- It is to your advantage to be sure the interested party receives a copy of the "Thank you for your interest..." form LAA1373 available in PDF format to be printed and mailed, e-mailed or faxed. The form has also been printed as a brochure, LAA 1374, which can be ordered through your general agent.
- Tell him or her to expect to hear from the Banner Life Call Center the business day after the interview request unless a more specific time was requested on the form.
- Let the proposed insured know that he or she will be given the option to use a recording of his or her verbal approval, by providing his or her social security number and e-mail address or to have the completed application package sent directly to him or her to sign and return to Banner.
- Explain that life insurance coverage is not in effect until the application is approved and all delivery requirements and the first premium payment have been received. Application approval is not guaranteed.

Transmit the Request for Life Insurance Interview to Banner Life.

- At the conclusion of the e-Link interview simply select submit.



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Submit the Request for Life Insurance Interview

online through 

AppAssist™ Login

[Contact Us](#) [Legal and Security](#)

Please enter your userid and password. Then click the Login button.

User ID:

Password:

- If you are a new user, please click [here](#) to get a User Identification and Password.
- If you have forgotten your User Identification and/or Password, please click [here](#).

The Legal & General America Companies Log
 Banner Life Insurance Company
 William Penn Life Insurance Company



AppAssist™ Home

[Contact Us](#)

- ▶ [Request for Life Insurance Interview](#)
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- ▶ [Change Password](#)

Banner Life Insurance Company April 12, 2006 - RLI-Options
 1701 Research BLVD
 Rockville, MD 20850
 (800) 638-8428
 www.bannerlife.com



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The fast, easy and most direct way to submit your RLI:

- Easy access at www.LGAppAssist.com/rlilogin.htm
- Guides you through the RLI questions
- Helps estimate the underwriting classification
- Verifies premiums
- Submits the data directly to the Banner Life Call Center to begin the application process
- Faster turnaround time from application to delivery

Electronic status updates are available every step of the way from:

- www.LGAmerica.com
- Skywire Software (formerly IIT)
- E-Z Data Inc.
- AgencyWorks

Completion of the Request for Life Insurance Interview:

- Ask every question so the request is complete.
- Specifications for OPTerm® 10, 15, 20 or 30 can be found on the ratecard or by selecting "Term Rates" on www.LGAmerica.com.
- Applications for coverage that will replace life insurance already in force are subject to state regulation. If replacement is a possibility, answer "yes."
- Credit cards can be used for initial payments only. If credit card information is recorded, client signature is required. Do not accept credit card information if the proposed insured is above age 70 or there is interest in coverage in excess of \$500,000 (\$250,000 in CA). (Not available in Alaska, Maryland, New Jersey, North Carolina and Oklahoma.)
- Do not accept cash or checks. If the client prefers to pay the first premium by check, payment will be requested when and if the application is approved.
- Be sure to include your agent number as well as the name of the general agency you are representing. This will allow us to track your submission.

To make your premium quotation more accurate:

- Ask the potential applicant the Risk Evaluation questions.
- The preferred plus class has the lowest rates. Be careful about quoting preferred plus; you may be setting expectations too high.
- Use of any nicotine product in the past 12 months means that preferred or standard tobacco classes are the lowest rates possible. Standard plus or standard non-tobacco may be available if the proposed insured quit at least one year ago.
- Height and weight information should be compared to the build charts for guidance in estimating underwriting class.
- Check with your general agency if you need help with premium calculations. Premiums can be calculated manually using an OPTerm ratecard or on a PC using Banner Life's Illustration Manager software.



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AppAssist® Checklist

Use this list to ensure that your responsibilities as the agent have been fulfilled.

- Complete the Request for Life Insurance Interview.
- Do not accept credit card information for interest in coverage in excess of \$500,000 (\$250,000 in CA) or if the proposed insured is older than age 70. ONLY THE INITIAL PREMIUM can be paid by credit card. If this is the client's preference, the appropriate authorization forms will be sent at the time of policy delivery. Credit cards will not be charged until the application is completed, all delivery requirements are received and the policy is issued. (Not available in Alaska, Maryland, New Jersey, North Carolina and Oklahoma.)
- DO NOT ACCEPT CASH OR CHECKS. If the client prefers to pay by check, payment will be requested when and if the application is approved.
- It is to your advantage to be sure the client receives a copy of the *Thank You for Your Interest...* form. The LAA1373 form in PDF format can be printed and given, e-mailed or faxed.
- Make sure the client understands that life insurance coverage is not in force until the application is approved and the first premium and any delivery requirements have been received. Application approval is not guaranteed.
- At the conclusion of the e-Link interview select submit at www.LGAppAssist.com/rlilogin.htm.

For copies of this and other forms, ratecards or customer brochures, see your general agency, your general agency website or www.LGAmerica.com.



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The Interview

Once the Request for Life Insurance Interview is received by Banner Life's home office, submission through e-Link triggers the process to assign a policy number and make the data available to the Banner Life Call Center. The Call Center is staffed by insurance professionals who will call at the time and place specified. The person who calls will ask questions that will be used to complete an application for life insurance. The information on the application will ultimately be reviewed by a Banner Life underwriter to determine qualification for the coverage requested.

In most cases, the interview takes only 30 minutes. It's important that the proposed insured has the following on hand:

- driver's license number
- the names, addresses and phone numbers of any doctors, hospitals or clinics visited
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth

The Application

During the telephone interview you will have the option to give your verbal approval for Banner to begin underwriting your policy. This option eliminates the need for the application to be sent to you for your signature. If you elect to use the voice signature option you will need to provide the call center with your social security number and an e-mail address. A copy of your completed application will be sent to you via e-mail for your records. If you elect not to use the voice signature option then after the telephone interview the completed application and further instructions will be sent to you via two-day delivery service. All of the information provided will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which is applied. Our corporate privacy policy can be found on Banner Life's website at www.BannerLife.com.

The Paramed Exam

The Banner Life Call Center will arrange for an abbreviated exam by a paramedical technician. The exam can take place in the proposed insured's home or office. It is scheduled approximately seven business days after the telephone interview. The exam results enable Banner Life to offer the most competitive rate possible for the life insurance policy.

The exam will include:

- measurement of height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

It is suggested that the proposed insured get a good night's sleep prior to the exam and, if possible, skip heavy exercise on the day it's scheduled. Best results are obtained if the proposed insured is relaxed and:

- does not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoids tobacco or caffeine products for at least one hour prior to the exam
- drinks a glass of water before providing the urine specimen

Prior to the paramed's visit, the proposed insured should review the application and other forms he or she received by two-day delivery service and return to Banner as soon as possible to begin the underwriting process. After the paramed completes the exam they will submit their results directly to Banner. The process normally takes two to four weeks. Life insurance coverage is not in effect until the application is approved, and any delivery requirements and the first premium payment have been received. Approval is not guaranteed.



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Questions & Answers

Does the agent need to be contracted/appointed before soliciting/submitting a Request for Life Insurance Interview?

Yes, the agent appointment process must be completed before a request is submitted since we use an agent's electronic signature on the application.

How does the Risk Evaluation help the application process?

The Risk Evaluation helps to accurately define the underwriting risk class. This leads to 80-90% of applications being issued as applied for. Policy placement is improved because proposed insureds are quoted more accurate premiums at the time of application submission.

How many times will the call center attempt to contact the client?

Currently the call center will attempt to reach the client every other day until contact is made or maximum number of call attempts are reached. If the case is closed due to the maximum number of call attempts reached, the case will be closed; however, the client can reschedule or reopen at a later date.

How do I know the status of my client's interview or formal case?

Banner Life provides real-time status on our website, and we send daily updates to the general agency management systems (IIT, AgencyWorks and E-Z Data).

Who orders the abbreviated paramedical exams, attending physician statements (APSs) or inspection reports?

Banner Life will always order all exams, APSs, etc. for the client.

Who performs case management?

Banner Life will obtain any missing information directly from the client on the agent's behalf. We will follow up with any vendors to ensure that exams and APS requirements are received in a timely manner. We also will follow up with the client to ensure he or she has received the application package and submitted any delivery requirements.



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Questions & Answers

Who is eligible for AppAssist?

Those who meet the AppAssist paramedical exam requirements below are eligible:

| Issue Age | Coverage Amount |
|------------|-------------------|
| ≤ 70 | Up to \$3,000,000 |
| 71 & older | Up to \$500,000 |

How do I know if my client does not qualify for insurance or decides to cancel?

We will send an electronic status that can be viewed on our website or the general agency management system stating the date and reason for cancellation.

How do I know if the interview was cancelled?

The general agent will be notified by email if the process was cancelled due to uninsurability of the proposed insured or if the client cancels at any time during the process.

What else do I need to do?

Nothing! Just wait for the case to be placed and for your commission to be sent directly to your bank account via EFT.



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Your general agency is your resource for answers to questions about Banner Life term policies or the AppAssist® process.

When in doubt, it's important to ask.

If you have questions about coverage, premium payments or the underwriting evaluation process, please contact your general agency.

Prospective applicants who have questions can call the Banner Life Call Center at **800.839.5960**.

Monday - Friday 8:30 am - 11:00 pm ET

Banner Life has more than 50 years of financial strength.

Banner Life Insurance Company is a Legal & General America company, a wholly owned subsidiary of Legal & General Group Plc. Banner Life is domiciled in Maryland. Its life insurance products are sold through independent life brokerage agencies in 48 states and the District of Columbia.

Important Information

OPTerm 10, 15, 20 and 30 are term life insurance policies issued by Banner Life Insurance Company, Rockville, MD. They are not available in all states and products may vary by state. The policy form is RT-97; state variations may apply.

Policy descriptions are not a statement of contract; please refer to the policy form for full disclosure of benefits and limitations.

OPTerm 10 issue ages 20-80 and 20-70 in the state of Washington. OPTerm 15 issue ages 20-70 and 20-65 in the state of Washington. OPTerm 20 issue ages 20-65, 20-62 in Oregon and 20-60 in the state of Washington. OPTerm 30 issue ages 20-50 and 20-45 in the states of Oregon and Washington for standard tobacco class only. Premium rates vary by coverage amount: \$100,000-\$249,999, \$250,000-\$999,999 or \$1 million and above. Premiums quoted include \$50 annual policy fee. Premiums are guaranteed to stay level for 10, 15, 20, or 30 years, respectively, and increase annually after initial guarantee period. OPTerm policies can be issued in preferred plus non-tobacco (no nicotine use in past 36 months), preferred non-tobacco (no use in past 24 months), standard plus non-tobacco (no use in past 12 months), standard non-tobacco, preferred tobacco and standard tobacco classes. OPTerm 10, 15, 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 20 days of receipt. Two-year contestability and suicide provisions apply.

This risk evaluation is designed to provide a tentative premium classification based on a portion of the criteria used to make a final classification. Besides heart disease, diabetes and cancer, certain other medical histories may be of such importance to affect the classification you may ultimately receive. Participation in aviation or other hazardous avocations or sports may change the classification as well. Approval and actual rates will be based upon the entire underwriting process, including but not limited to, information provided on the application, examination, blood and urine test results, blood pressure and cholesterol readings, specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Forms and policy provisions may vary by state.



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