

APPASSIST[®]





Agenda

- AppAssist Overview and Guidelines
- Agent Contracting
- Setting Expectations for the Client
- How to Submit Business
- Interview Process and Case Management
- Voice Signature Option and Benefits
- Electronic Policy Delivery
- AppAssist Benefits and Enhancements



TELE-APPLICATION OVERVIEW



- Transfers the administrative burden to Banner or William Penn, allowing the agent / broker more time to sell and meet with prospective clients
- Using AppAssist results in:
 - 98% Formal applications received
 - 26 Days from submit to issue
 - 74% Placement ratio
 - 72% Issued as applied for or better
- Transfers case management as well.





AppAssist Tele-Application Process

LAA 1465 (06/10)

Legal & General America's AppAssist Tele-Application Process



Banner Life Insurance Company, Rockville, MD, is licensed to do business in 48 states and the District of Columbia. Life insurance issued in New York is underwritten by William Penn Life Insurance Company of NY, Garden City, NY. Banner is not licensed in New York state and does not solicit business there. LAA 1465 (06/10) 35-188

Your Company For Life™



GUIDELINES



- Available for term products only
 - OPTerm 10, 15, 20, 30
 - Penn Term 10, 15, 20, 30
 - Life Value Term 20, 30
- Face amount limits
- Issue Age Coverage Amount
 - 20 - 70 Up to \$5 million
 - >71 Up to \$500,000
- OPTerm and Penn Term: \$100,000 minimum face amount
- Life Value Term: \$250,000 minimum face amount
- Coverage is not binding or conditional



GUIDELINES



- Do not use AppAssist for cases that require special handling such as:
 - Large buy-sell policies/group coverage (more than 3 applicants/policies)
 - High profile applicants who are not easily reached
 - States where agent is not appointed
 - ✦ The issue state of a policy and the related forms are determined by the policy owner's resident state. Please ensure that the agent is licensed in that particular state to conduct business.

AGENT CONTRACTING



- Agent / broker pre-appointment is not necessary prior to submitting a Request for Life Insurance Interview (except in WI).
- Agents / brokers have the ability to split commission.





“Thank you for your interest” flyer should be given to the client to let them know what they can expect from their interview with us.



Thank you for your interest in life insurance.
Here's what to expect from the interview you requested.

The Interview Process

Notice of your interest in a life insurance interview from Banner Life will be sent electronically to Banner Life's home office. Once received, the facts you provided will be recorded for tracking purposes and forwarded to the Banner Life Call Center.



The Call Center is staffed by insurance professionals who will call you within a two-hour window at the time you specified. The person who calls will ask questions that will be used to complete an application for life insurance and determine your personal needs. The information on your application will ultimately be reviewed by a Banner Life underwriter to determine whether you qualify for the coverage requested.

All of the information you provide will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which you apply. Your privacy is important to us and our corporate privacy policy can be found on Banner Life's website at www.BannerLife.com.

In most cases, the interview takes only 30 minutes. It's important to have on hand:

- your driver's license number
- names, addresses and phone numbers of doctors, hospital or clinics you've visited
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines you are taking
- 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 allows you 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.



The Paramed Exam

The Banner Life Call Center will arrange for an abbreviated exam by a paramedical technician. For your convenience, the exam can take place in your home or office. The paramed will contact you to confirm the scheduled exam; it usually takes place approximately seven business days after your telephone interview. The exam results enable Banner Life to offer you the most competitive rate possible for your life insurance policy.



The exam includes

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

Get a good night's sleep prior to the exam and, if you can, skip heavy exercise on the day it's scheduled. You'll see best results if you relax and also:

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

Policy Coverage

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

If you have any questions...

The Banner Life Call Center can be reached at 800.830.2940, Monday - Friday, 8:00 am - 5:00 pm ET.

About Banner Life

Banner Life Insurance Company is a Legal & General America company, a wholly owned subsidiary of Legal & General Group PLC. Banner Life's financial strength has been recognized by two independent organizations:

- An "A++" Superior financial strength rating from A.M. Best
- An "A++ (Very Strong)" financial strength rating from Standard and Poor's

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.

LA0371107990
Banner Life Insurance Company - 1701 Research Blvd. - Rockville, MD - 20850
00-000

PREPARE THE CLIENT



- We will call to schedule the appointment for the interview. The client should be advised what to expect. He or she will need:
 - 30-35 minutes to complete the interview
 - Personal and medical information
 - Driver's license information
 - Name of existing life insurance carrier (including policy number, face amount, issue year and beneficiary name)
 - Prescriptions or medications taken within the last five years
 - Personal and business financial information



PERSONAL & MEDICAL INFORMATION



- The client will be asked to provide personal and medical information in detail:
 - For the past 10 years
 - Names of physicians, hospitals, dates of treatment, etc.
 - Tax ID or social security number
 - Email address



FINANCIAL INFORMATION



During the interview:

- If the face amount exceeds \$500,000*
Banner / William Penn will require information on income, assets and liabilities
- If coverage is for a business request, information on business finances will also be needed
- The Call Center will include the Inspection Report as part of the interview process for face amounts between \$2,000,001 and \$3,000,000

*Based on the amount of coverage applied for we may require a third party to verify financials for compliance reasons. This may require duplicate questions by our third party vendor.

PARAMED EXAM



- The client should be advised that:
 - A paramedical technician will call within 48 hours after the call center interview has been completed to schedule the exams
 - Abbreviated exam (Blood, urine, height, weight pulse and blood pressure measurements. EKG if required.)
 - Lab results will be sent to them by Banner or William Penn



HOW TO SUBMIT BUSINESS



Option 1 – submit your request online via e-Link™ www.LGAappassist.com/rlillogin.htm

Option 2 – iPipeline's iGO e-app drop ticket

Option 3 – fax, email or mail the completed request form to Banner or William Penn



Option 1

How to Submit Business Via e-Link

- Go to:
www.lgaappassist.com/rlilogin.htm
- e-Link[™] will estimate the underwriting class and the premium, provide product comparison and transmit the request directly to the Call Center.
- A copy of the RLI is emailed to the general agency.





Email RLI and Policy Delivery



Update Your Preferences - Windows Internet Explorer

https://www.lgamerica.com/cgi-bin/afop.exe

Update Your Preferences | MyLife | Login - Carbon Trust & Atten...

BannerLife

New Business | Policy Search | AppAssist
Commissions | Illustrations | Linking | Select Agent
Contact Us | Forms | Help | News | Preferences

3. Commission Statements

Enter your contact for: EFT Commission Statements: MFoley@LGAmerica.com

4. Inforce Policy

Enter your contact for: Inforce Policy related notifications: Future Enhancement

5. Underwriting

Enter your contact for: Underwriting: Future Enhancement

6. AppAssist™ Contact

Enter your contact for: AppAssist Business: Future Enhancement

7. AppAssist™ e-Link Notification

Send a file copy of the completed Request for Life Insurance to: MFoley@LGAmerica.com

Please specify the format: Adobe PDF

8. AppAssist™ Case Package Notification

Send a copy of medical records for all AppAssist cases to: MFoley@LGAmerica.com

Submit Reset

Internet 100%

LOOK FOR THE e-LINK™ LOGO





To begin as a first-time user, register to obtain a password.



AppAssist® Login

[Contact Us](#)

[Legal and Security](#)

Please enter your User ID and Password. Then click the Login button.

User ID:

Password:

register here

- 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

Banner Life Insurance Company
William Penn Life Insurance Company

[Log](#)



Select Request for Life Insurance Interview



AppAssist® Home

Contact Us

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

Banner Life Insurance Company

1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

May 13, 2008 - RLI-Options





Fill in the client's first, middle and last name, date of birth, gender and zip code.



BannerLife

Contact Us Options

First Name

Middle Name or Initial

Last Name

Birth Date Month: August Day: 30 Year (yyyy): 1982

Gender: Male

Zip Code: 20850

Banner Life Insurance Company May 13, 2008 - Nav1
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Enter the client's street address and select city, if there is an option.



BannerLife

Contact Us Options

Address 1 1701 Research Blvd.

Address 2

City ROCKVILLE ▾

State MD

Zip Code 20850

Banner Life Insurance Company May 13, 2008 - Nav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Click yes or no
for the tobacco,
alcohol and drug
questions.
Additional
questions may
apply depending
on answers.



BannerLife

Contact Us Options

Have you ever used any form of tobacco or nicotine based products? No Yes

Do you or have you ever consumed any type of alcoholic beverage? No Yes

Do you have a history of alcohol abuse? No Yes

Have you had any DUI's in the past 5 years? No Yes

Do you or have you ever used any types of illegal drugs? No Yes

Banner Life Insurance Company May 13, 2008 - RNav1
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Continue asking the questions which follow.



BannerLife

Contact Us Options

Have you had more than two moving violations in the past three years? No Yes

What is your height and weight? Feet: 5 Inches: 9 Weight: 158

Has any parent or sibling had a history of cardiovascular disease or cancer before age 60? No Yes

Banner Life Insurance Company May 13, 2008 - RNav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Make selections based on the client's insurance specifications.



BannerLife

Contact Us Options

Product 10 Year Term ▾

Amount of Term Life Insurance 250,000

Billing Frequency Quarterly ▾

Is this prospective policy to replace any existing insurance? No Yes

Is this insurance for a business purpose? (e.g., Keyman, Stock Redemption, Buy/Sell) No Yes

Continue ◀ Back

Banner Life Insurance Company May 13, 2008 - Nav3
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

e-LINK™ CAPABILITIES INCLUDE:



- Entering policy owner information
- Designating beneficiary at time of submission
- Option of back-dating to save age
- Quoting premiums with the Waiver of Premium rider
- A remarks section to provide additional information
- Option to choose your exam provider
 - EMSI or Portamedic



This screen displays the estimated premium quote for the client as well as the product comparison.





Contact Us Options

Estimated Premium Quote

Nearest Age	26
Face Amount	250,000
Plan	10 Year Term
Underwriting Class (Subject to Underwriting)	Preferred Plus
Annualized Premium	\$114
Quarterly Premium	\$29

Product Comparison (Annualized Premiums)

Payment Frequency	10 Year Term	15 Year Term	20 Year Term	30 Year Term
Annual	110	123	148	218
Semi-Annual	112	125	150	222
Quarterly	114	127	153	226
Monthly	115	129	155	228

Banner Life Insurance Company May 13, 2008 - RNav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Note, the quote is based upon the information provided. The additional information provided during the underwriting process could result in a higher or lower premium.

BannerLife

Contact Us Options

Estimated Premium Quote

Nearest Age	26
Face Amount	250,000
Plan	10 Year Term
Underwriting Class (Subject to Underwriting)	Preferred Plus
Annualized Premium	\$114
Quarterly Premium	\$29

Product Comparison (Annualized Premiums)

Payment Frequency	10 Year Term	15 Year Term	20 Year Term	30 Year Term
Annual	110	123	148	218
Semi-Annual	112	125	150	222
Quarterly	114	127	153	226
Monthly	115	129	155	228

Banner Life Insurance Company May 13, 2008 - RNav2
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



Schedule a time for the Call Center to contact the client to arrange the phone interview. Enter his or her contact information.



BannerLife

Contact Us Options

A representative from Banner Life Insurance Company will be contacting you within 2 hours of the designated time.

Contact Date: May 28 2008

Contact Time: 7:30 pm

Primary Telephone No. (Area) Prefix Number Ext. Home Work
301 279 5555

Secondary Telephone No. (Area) Prefix Number Ext. Home Work
301 279 5551

E-Mail Address:

Banner Life Insurance Company May 13, 2008 - Nav5
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com



When all the information needed has been entered, click *submit* and the results will be sent to the Call Center within 4 business hours.



BannerLife

Contact Us Options

Request for Life Insurance completed for

I. Want Insurance

By submitting this information, I hereby confirm that I have fully explained the information on this Request for Life Insurance to the proposed applicant.

Submit [◀ Back](#)

Banner Life Insurance Company May 13, 2008 - RLISub
1701 Research BLVD
Rockville, MD 20850
(800) 638-8428
www.bannerlife.com

We need a minimum of 4 hours lead time if the interview must be scheduled the same day.



Option 2

How to Submit Business Via iPipeline's iGO e-App Drop Ticket

- The iGO e-App Drop Ticket allows brokers who use the multi-company platform system the ability to take advantage of the AppAssist benefits.
- Contact iPipeline for more information: 800-758-0824





Option 3

How to Submit Business Via Paper RLI

- Fax, email or mail the completed request to Banner or William Penn

email. Banner-Submit@LGAmerica.com
fax. 301.294.6960
mail. 1701 Research Blvd.
Rockville, MD 20850


email. Penn-Submit@LGAmerica.com
fax. 516.526.5568
mail. 100 Quentin Roosevelt Blvd.
Garden City, NY 11530



HOW TO SUBMIT BUSINESS VIA PAPER RLI



- Request for Life Insurance Interview
- LAA 1297 (1/10)
- Page 1



Banner Life Insurance Company
1701 Research Blvd
Rockville, MD 20850

Date of Request _____

Request for Life Insurance Interview

* ALL FIELDS MANDATORY

PROPOSED INSURED _____

Date of Birth: _____

(Month) (Day) (Year)

RISK EVALUATION _____

If answer to questions is not known, please leave blank. Offer to answer questions. Check One Classification For Each Question

#	Offer to answer questions. If No... If Yes...	Check One Classification For Each Question
1	1a. Do you have a history of alcohol or substance (drug) abuse? 1b. How have been any abuse in the past 10 years?	If No... Check P+ and go to question 2. If Yes... Check S and go to question 2.
2	Have you had any DUE in the past: 2a. 5 years? 2b. 3 years?	If No... Check P+ and go to question 3. If Yes... Check S+ and go to question 3.
3	Have you had more than two motor vehicle moving violations in the past three years?	If No... Check P+ and go to question 4. If Yes... Check S+ and go to question 4.
4	4a. Has either parent or sibling had a history of cardiovascular disease or cancer before age 60? 4b. Has either parent died as a result of cardiovascular disease or cancer before age 60? 4c. Has either parent died as a result of cardiovascular disease before age 60?	If No... Check P+ and go to question 5. If Yes... Check S and go to question 5.
5	What is your height? _____ weight? _____. Based on height and weight, select the underwriting classification according to the Build Chart below. If weight exceeds or exceeds BMI for standard (S) class, check S.	P+ P S+ S
6	Have you used any nicotine-based products in the past: 6a. 36 months? 6b. 24 months? 6c. 12 months?	If No... Check P+ and go to question 7. If Yes... Check S and go to question 7. Check PT if answers from 1 to 5 are all P/P+ otherwise check S1.
7	What is the lowest (on a scale where P+ is highest) underwriting class checked in any of the answers to questions 1-6?	Check one box: P+ P S+ S PT S1

This questionnaire is designed to provide a tentative premium classification based on a portion of the criteria used to determine a final premium classification. Final approval, classification, and actual rates will be subject to and based upon the more comprehensive process your medical history, information developed during your interview with Banner Life. Certain requirements and/or any specific underwriting requirements and criteria. Please refer to the policy for the full details of benefits, and limitations, terms and policy provisions. This copy is for use. Not available in all states.

Height	Weight	Class	Height	Weight	Class	Height	Weight	Class
5'0"	110	P	5'0"	110	P	5'0"	110	P
5'0"	120	P	5'0"	120	P	5'0"	120	P
5'0"	130	P	5'0"	130	P	5'0"	130	P
5'0"	140	P	5'0"	140	P	5'0"	140	P
5'0"	150	P	5'0"	150	P	5'0"	150	P
5'0"	160	P	5'0"	160	P	5'0"	160	P
5'0"	170	P	5'0"	170	P	5'0"	170	P
5'0"	180	P	5'0"	180	P	5'0"	180	P
5'0"	190	P	5'0"	190	P	5'0"	190	P
5'0"	200	P	5'0"	200	P	5'0"	200	P
5'0"	210	P	5'0"	210	P	5'0"	210	P
5'0"	220	P	5'0"	220	P	5'0"	220	P
5'0"	230	P	5'0"	230	P	5'0"	230	P
5'0"	240	P	5'0"	240	P	5'0"	240	P
5'0"	250	P	5'0"	250	P	5'0"	250	P
5'0"	260	P	5'0"	260	P	5'0"	260	P
5'0"	270	P	5'0"	270	P	5'0"	270	P
5'0"	280	P	5'0"	280	P	5'0"	280	P
5'0"	290	P	5'0"	290	P	5'0"	290	P
5'0"	300	P	5'0"	300	P	5'0"	300	P
5'0"	310	P	5'0"	310	P	5'0"	310	P
5'0"	320	P	5'0"	320	P	5'0"	320	P
5'0"	330	P	5'0"	330	P	5'0"	330	P
5'0"	340	P	5'0"	340	P	5'0"	340	P
5'0"	350	P	5'0"	350	P	5'0"	350	P
5'0"	360	P	5'0"	360	P	5'0"	360	P
5'0"	370	P	5'0"	370	P	5'0"	370	P
5'0"	380	P	5'0"	380	P	5'0"	380	P
5'0"	390	P	5'0"	390	P	5'0"	390	P
5'0"	400	P	5'0"	400	P	5'0"	400	P
5'0"	410	P	5'0"	410	P	5'0"	410	P
5'0"	420	P	5'0"	420	P	5'0"	420	P
5'0"	430	P	5'0"	430	P	5'0"	430	P
5'0"	440	P	5'0"	440	P	5'0"	440	P
5'0"	450	P	5'0"	450	P	5'0"	450	P
5'0"	460	P	5'0"	460	P	5'0"	460	P
5'0"	470	P	5'0"	470	P	5'0"	470	P
5'0"	480	P	5'0"	480	P	5'0"	480	P
5'0"	490	P	5'0"	490	P	5'0"	490	P
5'0"	500	P	5'0"	500	P	5'0"	500	P
5'0"	510	P	5'0"	510	P	5'0"	510	P
5'0"	520	P	5'0"	520	P	5'0"	520	P
5'0"	530	P	5'0"	530	P	5'0"	530	P
5'0"	540	P	5'0"	540	P	5'0"	540	P
5'0"	550	P	5'0"	550	P	5'0"	550	P
5'0"	560	P	5'0"	560	P	5'0"	560	P
5'0"	570	P	5'0"	570	P	5'0"	570	P
5'0"	580	P	5'0"	580	P	5'0"	580	P
5'0"	590	P	5'0"	590	P	5'0"	590	P
5'0"	600	P	5'0"	600	P	5'0"	600	P
5'0"	610	P	5'0"	610	P	5'0"	610	P
5'0"	620	P	5'0"	620	P	5'0"	620	P
5'0"	630	P	5'0"	630	P	5'0"	630	P
5'0"	640	P	5'0"	640	P	5'0"	640	P
5'0"	650	P	5'0"	650	P	5'0"	650	P
5'0"	660	P	5'0"	660	P	5'0"	660	P
5'0"	670	P	5'0"	670	P	5'0"	670	P
5'0"	680	P	5'0"	680	P	5'0"	680	P
5'0"	690	P	5'0"	690	P	5'0"	690	P
5'0"	700	P	5'0"	700	P	5'0"	700	P
5'0"	710	P	5'0"	710	P	5'0"	710	P
5'0"	720	P	5'0"	720	P	5'0"	720	P
5'0"	730	P	5'0"	730	P	5'0"	730	P
5'0"	740	P	5'0"	740	P	5'0"	740	P
5'0"	750	P	5'0"	750	P	5'0"	750	P
5'0"	760	P	5'0"	760	P	5'0"	760	P
5'0"	770	P	5'0"	770	P	5'0"	770	P
5'0"	780	P	5'0"	780	P	5'0"	780	P
5'0"	790	P	5'0"	790	P	5'0"	790	P
5'0"	800	P	5'0"	800	P	5'0"	800	P
5'0"	810	P	5'0"	810	P	5'0"	810	P
5'0"	820	P	5'0"	820	P	5'0"	820	P
5'0"	830	P	5'0"	830	P	5'0"	830	P
5'0"	840	P	5'0"	840	P	5'0"	840	P
5'0"	850	P	5'0"	850	P	5'0"	850	P
5'0"	860	P	5'0"	860	P	5'0"	860	P
5'0"	870	P	5'0"	870	P	5'0"	870	P
5'0"	880	P	5'0"	880	P	5'0"	880	P
5'0"	890	P	5'0"	890	P	5'0"	890	P
5'0"	900	P	5'0"	900	P	5'0"	900	P
5'0"	910	P	5'0"	910	P	5'0"	910	P
5'0"	920	P	5'0"	920	P	5'0"	920	P
5'0"	930	P	5'0"	930	P	5'0"	930	P
5'0"	940	P	5'0"	940	P	5'0"	940	P
5'0"	950	P	5'0"	950	P	5'0"	950	P
5'0"	960	P	5'0"	960	P	5'0"	960	P
5'0"	970	P	5'0"	970	P	5'0"	970	P
5'0"	980	P	5'0"	980	P	5'0"	980	P
5'0"	990	P	5'0"	990	P	5'0"	990	P
5'0"	1000	P	5'0"	1000	P	5'0"	1000	P

LAA1297 (1-10) Page 1 of 2

HOW TO SUBMIT BUSINESS VIA PAPER RLI



- Request for Life Insurance Interview
- LAA 1297 (1/10)
- Page 2

PROPOSED INSURED INFORMATION		Proposed Insured	
Quoted Premium \$	Face Amount \$	<input type="checkbox"/> 10	<input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 30
Term Period (Please check only one)	<input type="checkbox"/> Direct Bill	<input type="checkbox"/> Electronic Funds Transfer (EFT)	
Payment method	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT Only)
Frequency of premium payment	<input type="checkbox"/> Male	<input type="checkbox"/> Female	
Gender	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is this prospective policy to replace existing insurance?	<input type="checkbox"/> Buy/Sell	<input type="checkbox"/> Keyman	<input type="checkbox"/> Family Protection <input type="checkbox"/> Income Replacement
What is the purpose of this insurance?	<input type="checkbox"/> Other		
Policy Owner (if other than Proposed Insured)	Name	Zip	
Date to Save Age	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Waiver of Premium	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Exam Provider	<input type="checkbox"/> EMSI <input type="checkbox"/> Portamedic		
(Available Interview Hours: Monday - Friday, 9:00 a.m. to 10:30 p.m. ET)			
Please contact me: Date	Local time	<input type="checkbox"/> AM <input type="checkbox"/> PM	The Banner Life Call Center will contact you within two hours of the designated time.
Primary Telephone No	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell	Secondary Telephone No	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell
Address			
City	State	Zip Code	
E-Mail Address			
Remarks:			
AGENT INFORMATION			
I hereby authorize the Company to affix my electronic signature to all life insurance applications and related forms submitted by the undersigned. I will immediately notify the Company should this authorization for use of this signature or any prior signature authorization be terminated or revoked in any jurisdiction.			
X	Signature of Agent	Date Signed	
Agent Name	Agent #	S.S. #	_____ - _____ - _____
Telephone #	Share of Commission		
Additional Agent			
Agent Name	Agent #	S.S. #	_____ - _____ - _____
Telephone #	Share of Commission		
Brokerage General Agent (BGA)	BGA Number		
Organization or Broker/Dealer that Agent Represents			
DISCLAIMER			
This is not an application for life insurance coverage. Signing or completing this form will in no way serve to create or commence life insurance coverage. Signing or completing this form does NOT mean that coverage is effective.			
Please send the completed form to 1701 Research Blvd., Rockville, MD 20850, fax to 301-294-6960 or email to Banner-Submit@gamerica.com. LAA1297 (1-10) Page 2 of 2			

INTERVIEW PROCESS



- The Call Center will make contact with the applicant on the specified date / time.
- Please allow a 2 hour window in case there are several requests for the same date or time.



INTERVIEW PROCESS



- The Call Center will leave 5 voicemail messages and make 7 attempts after a busy signal / no answer before a case is terminated.
- Terminated cases can be reopened at the request of the applicant or general agency if he or she contacts the Call Center directly.
- **Banner 800.839.5960**
- **William Penn 800.526.5568**

RISKS NOT ELIGIBLE FOR APPASSIST



- Immune deficiency disorder/AIDS
- Heart attack, heart surgery or stroke within the past 3 months
- Active duty military members
- Currently in bankruptcy proceedings
- Currently on probation
- Convicted/charged with DUI in the past year
- Substance abuse treatment within the past 3 years

RISKS NOT ELIGIBLE FOR APPASSIST



- If a client is not eligible for AppAssist we will refer him or her back to the agent to discuss further options.
- The general agency is notified via email and policy status will be posted on the website.

VOICE SIGNATURE BENEFITS



- Voice Signature enables us to collect the proposed insured's signature using only his or her voice.
- The application is submitted to underwriting within 24 hours.
- It eliminates the delay of mailing paper documents and has resulted in shaving nearly 3 weeks off the application process.
- 9 out of 10 consumers opt for Voice Signature.

VOICE SIGNATURE ELIGIBILITY



- For Voice Signature, the proposed insured provides the Call Center with his or her Social Security Number and email address.
- Prior to the end of the interview, the proposed insured listens to a two-minute recording to authorize us to use his or her verbal approval as signature on the application documents.

VOICE SIGNATURE



- At the conclusion of the interview the proposed insured is provided with an access code, password and is sent an email containing a secure link from which a copy of the completed application documents can be downloaded.



SIGNATURE BY MAIL



- If the client opts to sign the application or is not eligible for voice signature (language barrier, too much missing information or would not disclose SSN and email address) the application and detailed instructions are mailed to the client via UPS 2-day delivery.



SIGNATURE BY MAIL



- A postage paid, first class return envelope is included in the application package sent to the client.
- The Call Center will follow up with the client every 5 days (up to 4 attempts) or until the returned application is received.



CASE MANAGEMENT



- Dedicated case managers will obtain any and all missing information directly from the client.
- The Call Center will make attempts to reach the client via phone, by mail or email.
- Banner / William Penn orders all exams, Attending Physician Statements (APS), Motor Vehicle Reports, MIB Reports, Inspection Reports, etc.

CASE PACKAGE NOTIFICATION



- Banner / William Penn realizes that it is important to your office to retain a full case file.
- Once an underwriting decision has been made, all medical records and the full application package will be shared with the general agency.
- An email notification will be sent providing a link to a secure site to access the case file. From this site, each document can be viewed, printed and saved.

POLICY DELIVERY OPTIONS



- If a policy is issued as applied for or if the client receives a better rating, it is mailed directly to the client.
- If the policy is issued with a higher rating than applied for, it is mailed to the general agency.
- If agency opts for it, policies are sent electronically.

PARAMETERS FOR ELECTRONIC DELIVERY



- Client must opt for electronic signature.
- Proposed insured and policy owner must be the same person.
- Policy must be issued as applied for.
- Agency must opt into electronic delivery.

ELECTRONIC POLICY DELIVERY



- As part of the interview tele-app process, clients will be asked if they would like their policy contracts delivered electronically.
- At policy issue, an email is sent to the client and general agency containing a secure link to access the policy. No action is required by agency.
- The client receives a prompt to electronically sign all delivery documents.
- Premium payment can be made by credit card or by drafting the initial premium.
- 7 out of 10 clients opt for electronic policy delivery.
- E-delivered cases are issued and activated within 10 days versus 29 days for traditionally mailed policies.

DELIVERY FOLLOW-UP



- If the policy was mailed directly to the client and delivery requirements are not returned within 14 business days...
- Banner / William Penn will contact the client to offer assistance and encourage him or her to return all outstanding delivery requirements.

CONTACT US



- For inquiries or to provide additional information, the general agency can send an email to AIS@BannerLife.com
- Call Center is available for interviews
 - Mon-Fri 9:00 am – 10:30 pm, EST
- Call Center is available for general agency inquiries
 - Mon-Fri 8:30 am – 7:30 pm, EST
- Call Center toll free numbers
 - 800.839.5960 for Banner
 - 800.526.5568 for William Penn



COMMISSION



- Full commissions paid on AppAssist
- Electronic Funds Transfer (EFT) ends commission payment delays
- Email commission statement confirms case is active and money is on its way
- Avoid trips to the bank, postal delays, lost checks and commission cut-off-dates
- Frees your time for more productive activity

HOW TO FIND STATUS





HOW TO FIND STATUS

- Banner / William Penn provides real-time status online.
- Banner / William Penn sends updates 5 times daily to:
 - Oracle (Skywire)
 - AgencyWorks (iPipeline)
 - E-Z Data (Ebix Exchange)





HOW TO FIND STATUS

From the Banner or William Penn website, select the *AppAssist* tab from the top of the page.



BannerLife

New Business | Policy Search | AppAssist | Commissions | Illustrations | Licensing | Select Agent | Contact Us | Forms | Help | News | Preferences

Select an Agent

Please use the drop-down menu below to select the agency or agent whose information you wish to access. Once you have made your selection, use the tabs above to go to different sections of the site. The Site Map will allow you to go directly to a particular page. Please consult the Help section if you have questions about the site.

Agent: **JOE AGENT**
Agency: **WE SELL INSURANCE AGENCY**

WE SELL INSURANCE AGENCY (X990000)

There are 27950 agents reporting to the above agent. To search for specific agents, please use the search button below.

Search for Agents



HOW TO FIND STATUS

Requested Interviews:
pending cases

Completed Interviews:



BannerLife

New Business Policy Search AppAssist
Commissions Illustrations Licensing Select Agent
Contact Us Forms Help News Preferences

AppAssist - Requested Interviews

WE SELL INSURANCE AGENCY (X990000)

6 Requested Interviews

Number	Applicant Name	Agent Name	Latest Status
		Hempkins, B	05/20/2008 Call Attempted - Left Message (Attempt # 2)
		Clark, M	05/19/2008 Resched-Client not available and would like us
		Dante, M	05/19/2008 Call Attempted - Left Message (Attempt # 3)
		Hempkins, B	05/19/2008 Sent to Banner Call Center
		Kennedy, W	05/16/2008 Call Attempted - Left Message (Attempt # 5)
		Kennedy, W	05/16/2008 Call Attempted - Left Message (Attempt # 5)

Requested Interviews
Completed Interviews
Terminated Interviews
Formal Applications Received
Search



HOW TO FIND STATUS

- Terminated Interviews: cases that have been terminated
- Formal Applications Received: cases completed by the client using Voice Signature or by returning the paper application
- Search: allows you to search using the application number, client's name, agent's name or number





HOW TO FIND STATUS

To view current status details, select the policy number.



BannerLife

New Business | Policy Search | AppAssist | Commissions | Illustrations | Licensing | Select Agent | Contact Us | Forms | Help | News | Preferences

AppAssist Status

WE SELL INSURANCE AGENCY (X990000)

AppAssist Number:	123456789
Agent Name:	Agent, Joe (A1B2345)
Applicant Name:	Insurance, I. Want
Quoted Premium:	\$545

<u>Status Date/Time</u>	<u>Status Remarks</u>
05/20/2008 11:24:30	Call Attempted - Left Message (Attempt # 2)
05/15/2008 11:03:07	Call Attempted - Left Message (Attempt # 1)
05/14/2008 15:57:11	Sent to Banner Call Center
05/14/2008 15:52:52	Interview Request Received

[←](#) [Top](#)



HOW TO FIND STATUS

- When a case is formal (interview completed, signed application received and submitted) status is available by selecting the New Business tab.
- AppAssist cases are identified as such. Select the policy number to view case status and underwriting notes.



APPASSIST BENEFITS



- 74% Placement ratio
- 72% Issued as applied for or better
- 98% requests become formal applications
- 26 Days submit to issue
- 29 Days issue to activation –
10 Days for e-Delivery



APPASSIST BENEFITS



- Call Center follows up directly with the applicant or our vendors to obtain APS', MVR, MIB, IRs, additional details, etc.
- 9 out of 10 applicants choose Voice Signature option.
- Increase the number of In Good Order cases since the application, non-medical, and supplemental forms are completed by the Call Center staff.
- 7 out of 10 applicants choose Electronic Policy Delivery.



e-LINK™ DEMO SITE



To access the AppAssist e-Link demo site enter the following web address into your browser.
<https://DemoAppassist.LgaAppAssist.com/rlogin.htm>

The AppAssist Welcome to e-Link page will appear on your screen. Click on "Proceed to Login Page."



To begin using the e-Link demo site you must register as a new user.



When you return to the e-Link demo site use your agent number as your user ID and the password you chose during registration.

Once you've logged into the demo site you can navigate your way through and see just how easy e-Link makes filling out Requests for Life Insurance interviews.



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iGO DROP TICKET NOW AVAILABLE



Penn,
too!



Beginning today, you'll have the ability to use iPipeline's iGO e-App Drop Ticket with Banner and Penn's AppAssist platform. Designed to simplify and accelerate term life insurance sales, the iGO process now includes our term products. For more information see the attached PDF.

GET GOING WITH
iGO



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APPASSIST UPDATE



- Coverage 5 million to age 70
- Agents do not need to be pre-appointed
- Ability to split cases
- Ability to choose between several paramed vendors
- Remarks section added to e-Link
- Life Value Term available through AppAssist



SHIFT to AppAssist® and ENTER the few facts that might just result in your next SALE.

The Banner and William Penn AppAssist program is regarded as the standard-bearer among tele-application programs in the industry. We've made seven (count them!) more improvements. See the attached PDF for all the details.

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Your Company For Life.™

DISCLOSURE



This presentation is not intended for publication or public distribution. Policy descriptions provided here are not a statement of contract.

The Request for Life Insurance Interview (RLI) is not an application for life insurance coverage. Signing or completing the RLI form will in no way serve to create or commence life insurance coverage. Signing or completing the RLI form does NOT mean that coverage is effective. Credit card information is for administrative convenience only. Providing credit card information does not bind, commence, or create life insurance coverage. Any application for life insurance coverage will be subject to underwriting qualification by Banner Life Insurance Company or William Penn Life Insurance Company of New York. Coverage will become effective only if an application is completed in accordance with the terms of the application or Conditional Receipt, if issued.

All forms shown are available on the Banner Life Insurance Company or William Penn Life Insurance Company of New York website in the AppAssist forms section.

OPTerm policy form #RT-97. Banner Life Insurance Company, Rockville, MD. Not available in all states; state variations apply. Penn Term policy form #T-RC-IP/97. William Penn Life Insurance Company of New York, Garden City, NY. Available only in New York state. Banner Life is not licensed in New York state and does not solicit business in NY. OPTerm and Penn Term premiums are guaranteed to stay level for 10,15, 20 or 30 years, respectively, and increase annually after initial guaranteed period.

Banner Life Value Term policy form #RT-97. State variations apply. William Penn Life Value Term policy form #T-RC-IP/97. Premiums increase annually and are guaranteed.

Policies can be returned without obligation within 20 days of receipt in most states. Two-year contestability and suicide provisions apply.

LAA 1654 10-254 (08/2010)