

Legal & General America's AppAssist Step-by-Step Guide

- Submit agent contract/appointment to Banner or William Penn
- Agent submits Request for Life Insurance Interview (RLI) via form or e-Link
- Call Center conducts interview to complete formal application
- Client uses voice signature option to sign the application
- Call Center orders paramedic exam
- Client sent application package via e-mail/mail for records
- Application returned to Banner/William Penn with client signatures (non-voice signature only)
- Call Center handles case management
- Banner/William Penn underwriting decision and medical records sent to GA
- Policy contract sent directly to client or agency
- Delivery requirements received and policy activated
- Agent receives commission

Electronic status updates are available throughout the entire process:

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

Legal & General America's AppAssist Coverage Guidelines

AppAssist program face amounts are limited to the coverage amounts below.

The call center representative will complete an application part II and order any required exams or reports.

<u>Issue Age</u>	<u>Coverage Amount</u>
≤ 70	Up to \$5,000,000
71 & older	Up to \$500,000

Coverage amount includes:

- The face amount currently being applied for; PLUS
- The face amount (including rider amount) of all existing policies with Banner/William Penn

