

# Digital AppAssist at a glance

Our in-house team does the heavy lifting, so you can spend more time helping new clients.



## Using the digital application

Our digital application creates a fast, easy, and more convenient journey for clients:

- Shorter application times
- Quick decisions, faster underwriting review and exam-free opportunities

An agent starts the application process in one of four ways — via the Partner Dashboard, unique agency URL, direct link, or third-party vendor platforms.

## Advisor-assisted application

allows advisors to complete the entire application online with their clients or enter just enough data to simply drop a ticket. This option is currently available on the Partner Dashboard or via direct link.

## When dropping a ticket, advisors can:

- Send an email (or text) link for the digital application immediately to their client.
- Choose to schedule a date and time for their client to complete the application over the phone. An email link to the application will still be sent at the same time. If the applicant completes the digital application before the phone interview is conducted, the phone interview will be canceled.  
*(Scheduler options may not be available with third-party drop ticket vendors)*

## AppAssist phone interviews

Our professional in-house AppAssist team makes it easy for those clients who prefer to complete the application over the phone. We are also available to answer any questions during business hours.

An interview date and time can also be scheduled right from the client's email containing their application link:

- The client will receive an email confirmation when an application interview is scheduled. The email contains information on how to reschedule the appointment as well.
- An experienced AppAssist intake specialist interviews the client to complete the formal application.
- The application can be completed over the phone in as little as 30 minutes.
- The client signs the application via Voice Signature or eSignature.

## Accelerated underwriting

Our digital application has built-in accelerated underwriting for eligible applicants. Exam substitution is also available for qualified applicants, boosting overall exam-free offers to more than 50 percent of approvals. Learn more about [accelerated underwriting](#).

## Finalizing a policy

- If required, Legal & General America orders all medical exams and reports.
- Once an underwriting decision has been made, a policy offer is sent to the GA, or based on preset Preferences it may go directly to the applicant.
- The client receives a secure email link to review and accept the policy offer.
- Once accepted, the client can pay via EFT or credit card (first premium only).

## Preparing your client

We'll stay in touch with applicants throughout the process with reminder emails or texts. Agents can use this guide with clients to help them prepare for their online journey or telephone interview.

[Download What to Expect Guide >](#)

Your client should be aware that life insurance is in force only after application approval (which is not guaranteed) plus the receipt of the first premium payment, policy finalization and download.

- When payment is secured the client downloads their digital policy documents in just a few clicks.
- Once both payment and policy download is finalized, commissions can be paid within two business days.

## Licensing and appointments

As the writing agent, you must be licensed in the state where the policy owner resides. If you're licensed but not an appointed agent with Banner Life or William Penn, you may still drop a ticket on the Partner Dashboard, through your general agency's unique URL or third-party vendor platforms. We'll work to get you appointed with us during the new business process.

The digital application is available for Banner Life business only at this time and is not available in New York.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, 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 does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution. LAA1692 21-120 (05.24.21)