# A better experience from application to delivery

Simply start the digital application — we'll take it from there.





### Ticket / Start App

Advisors can choose to drop a ticket on our Partner Dashboard or complete the entire advisor-assisted digital application. Drop ticket is also available though unique agency URL, direct link, or third-party vendor platforms.

## **Digital App**

Clients will receive an email and/or text with a link to begin our <u>digital application</u> — with the option to schedule a phone interview. The online journey takes less than 20 minutes to complete and phone support is available for questions during business hours.

### Apply by Phone

For clients who prefer a phone interview, agents can schedule a date and time during the drop ticket process. Appointment information is emailed to the client and takes about 30 minutes to complete.

**Signature:** When the interview concludes, the client signs the application via Voice or eSignature.







### **Decision**

Once an underwriting decision has been made, a policy offer is sent to the GA, or based on preferences it may go directly to the applicant.

### **Medical Evidence**

If required, Legal & General America orders paramed labs, APS/EHRs and third-party reports.

### **Accelerated Underwriting**

Underwriting rules run during the application process and <u>examfree opportunities</u> are built-in for eligible clients.







### Contract

The client receives a secure email link to review and accept the policy offer.

### Policy Payment + Download

Once accepted, the client can pay via EFT or credit card (if available). When payment is secured the client downloads their digital policy documents in just a few clicks.

### Commission

Policy is current dated so you get your commissions as much as 21 days faster.



# Want to track a client's progress?

Status updates are available on a real-time basis on **partner.lgamerica.com** — and updated every 30 minutes through third-party vendor platforms.

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

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