# 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 examfree opportunities 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.

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 21-121 (04.26.22)

