

Enhancements

March 19, 2024



Agenda

- Approved 3rd party Payor now able to make the initial premium payment directly
- OPTerm 10 available for Customize Offer
- Full contact list accessible from Advisor Hub
- Q&A

When the approved Payor is other than the Policy Owner



What's changed?

A new feature is now available for the approved Payor to make the initial premium payment

Previously, if the Payor listed on the application was different from the Policy Owner, the Payor had to give their payment details (bank account or credit card number) to the Policy Owner, who then had to enter them into the payment screen.

Effective, December 13, 2023, the Policy Owner is now able to hand over the premium payment to the approved Payor allowing them to make the premium payment directly, without sharing their payment details.

This is only available if the approved Payor is an individual



Application Manager, Case Details



Requirements

Workboard

Case Details

Policy Details

Advisor

Beneficiary/Owner/Payor

Save Age

Policy Dates

Beneficiaries

Type	First Name	Last Name	D.O.B.	Relationship	Percentage %
Primary				Estate of Insured	100%

Owner - Other Individual

Name	D.O.B.	SSN	Relationship	Phone Number	Email
Dinesh Kumar	10/02/1998	XXXXX2134	Fiance Or Fiancee	(240) 740-6350	hgjh@sdfgh.com

Address
13737 Wisteria Drive
Germantown, AL 20874

Payor - Other Individual

Name	D.O.B.	SSN	Relationship	Phone Number	Email
Vinitha Vijay			Employer	(408) 808-2000	hgjh@sdfgh.com

Address
13737 Wisteria Drive
San Jose, AL 95112

The Payor information can be found in Application Manager within **Case Details** under **Beneficiary, Owner, Payor**

Policy Owner log in page



Welcome!

Please provide the information below to login.

Your Last Name
Kumar

Date of Birth
MM/DD/YYYY

Zip Code

Login

Verify Your Passcode

An email message with a 6-digit verification code was just sent to:
vinodbav@lgamerica.com

Enter Code

Didn't get a passcode?
[Resend](#)

Verify

For security reasons and to protect your account, please set up your authentication passcode. This code will expire in 10 minutes.

Once the application has been approved, an email will be sent to the Policy Owner to review and accept the offer

They will click on the link within the email and log in using their last name, date of birth and their zip code

Policy Owner, Offer screen



George's policy has been approved for up to a \$1,000,000 of coverage over 40 years.

GREAT NEWS! You're eligible to customize your coverage.

Your payment amount is:
\$389.22[†]
Quarterly
[Change Frequency](#)

Your first payment includes additional premium(s) to backdate the policy effective date to benefit from a lower insurance rate based on a younger insurance issue age:
\$778.44[†]
First Payment
[More details about your payment](#)

Effective date to apply for this option - 7/4/2023
Next payment due date as per billing mode - 1/4/2024

[†] Save Age applied to backdate effective date based on younger insurance age.
[Learn more](#)

Accept your coverage by clicking the 'Accept Offer' button below.
OR
You can change your coverage by clicking 'Customize Coverage' below.

Your Offer

Please read and review your policy -

- Keep in mind, your policy will not be active until the first payment is made and finalized. Once we received the payment, your policy's effective date will be updated.
- The preview policy packet contains information as per latest approved and signed application. Any updates to your offer will be reflected in the final Policy Packet.

[Preview Your Policy Packet](#)

By checking this box, I confirm that I've read my Policy Packet.

[Accept Offer](#)

1. Policy Owner will review the offer
2. Check the box stating they confirm that they have read the policy packet
3. Click **Accept Offer**

Policy Owner selects who is to make the premium payment




Your Offer Your Payment Finalize

Select the best option for arranging your payments.
Complete the payment now on your own, or hand it over to your payor. The method chosen for this initial payment will determine the setup for all future recurring payments.

Payor - Vinitha Vijay


Relationship to Insured Employer	13737 Wisteria Drive San Jose, AL 95112	(408) 808-2000 hgjh@sdfgh.com
----------------------------------	--	----------------------------------

The Payor provided, which is stipulated in your signed application, will remain unchanged regardless of the source of funds or the method of payment.


Complete Payment Now

- Instantly issue the policy after your payment.
- Your loved ones get protection right away.
- If paid by EFT, the provided bank details will be used to set up recurring payments.
- Future payments follow the method used for the first payment.

Pay Now >


Hand Over Payment to the Payor

- Payor receives an email to proceed with the payment.
- Policy issued after payor completes payment.
- Offer withdrawn if payment isn't made **within 30 days**.
- Future payments follow the method used for the first payment.

Send To Payor

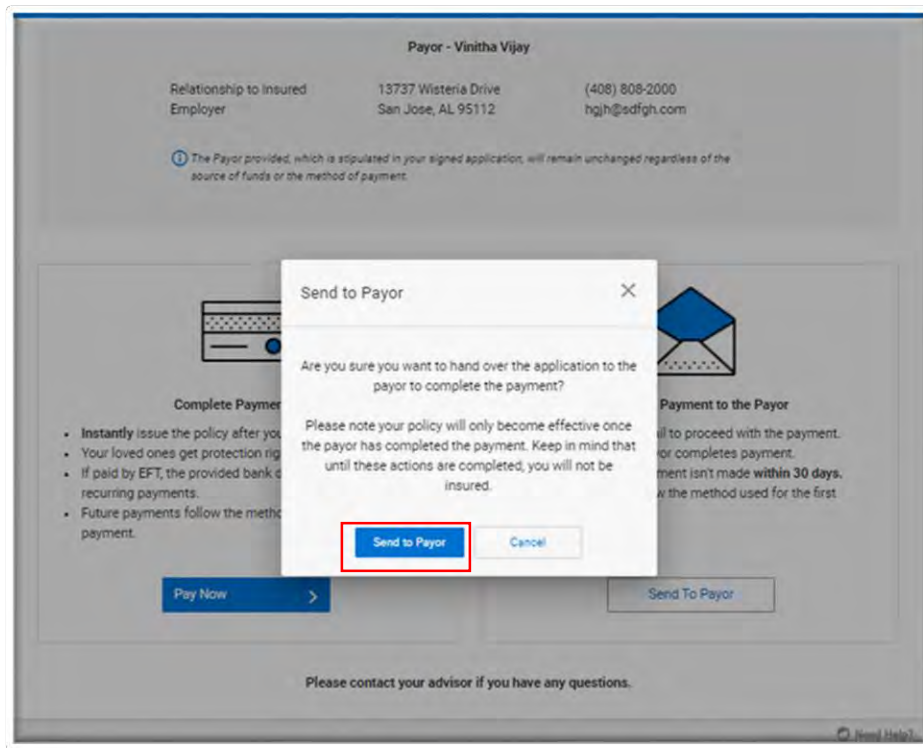
Please contact your advisor if you have any questions.

The Policy Owner will be asked to confirm who will make the initial premium payment

Policy Owner options are:

- Policy Owner can complete the payment by clicking **Pay Now** or
- Hand over the payment to the approved Payor by clicking **Send To Payor**

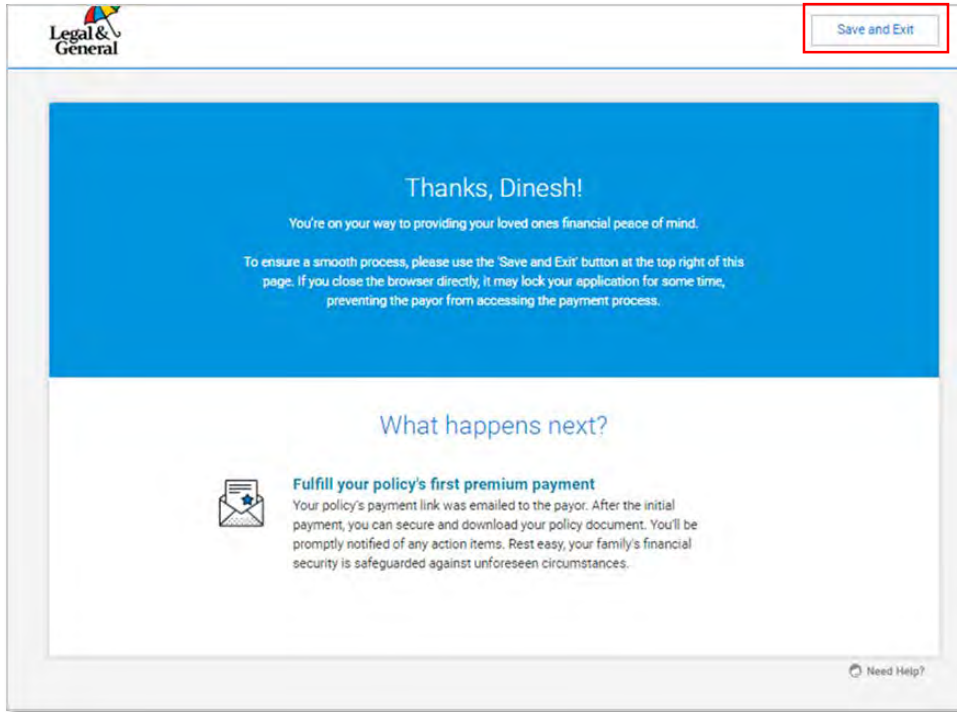
Policy Owner hands over initial premium payment to approved Payor



If the Policy Owner decides to hand over the initial payment to the Payor, a pop box will appear confirming they want to send to the approved Payor; click **Send to Payor**

Note: Policy Owner can take back control at any time from their previous link to enter payment details themselves

Policy Owner, Thank you page



Policy Owner will then be brought to the thank you screen

Important They must click on the **Save and Exit** in the upper right corner or the offer will lock for 3 hours


Approved Payor View



Approved Payor email notification to make premium payment



From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Cc: webqa@lgamerica.com
Date: 12/11/23 07:26 AM
Subject: "LGASecure" Make Darcy's first payment to finalize their life insurance
Bcc: QaUat04@lgamerica.com



Advisor: Banner Life Insurance Company
Application ID: 1000034622
Policy: 5060191840; 40-year term; \$1,500,000

Hello Betty,

You've been designated as the person authorized to make payment on behalf of Robert Barret.

Robert Barret accepted our offer for Darcy Burge life insurance coverage. Now, we look forward to providing them financial peace of mind for the next 40 years. Thanks to you, you're playing an important part in making it all happen.

Here's what you'll need to do next:

1. Click the button below to pay Darcy's first quarterly premium and finalize this offer.
2. Have your payment method details ready and pay ASAP. We applied the best offer, however, it's subject to change and is valid only for a limited time.

[Pay Now](#)

If you have any question or concerns, please contact Robert Barret.

Thank you,

Welcome!

Please provide the information below to login.

Your Last Name

Zip Code

[Login](#) >

The approved Payor will receive an email with a secured link to make the initial premium payment

- They will log in with:
- Their last name
 - Their zip code

Payment screen for approved Payor



Legal & General

Save and Exit

You're just one step away from securing life insurance coverage on behalf of the policy owner.

Your payment amount is:
\$778.44
First Payment

Please select a method of payment:

Electronic Funds Transfer (EFT)
Your verified information will be used to make recurring premium payments with automatic bank drafts.

Credit Card
Authorize your credit card information for your initial payment.

ABA Routing Number

Account Number

Name of Financial Institution

Checking Savings

Submit Payment

[Change payment method to Credit Card](#)

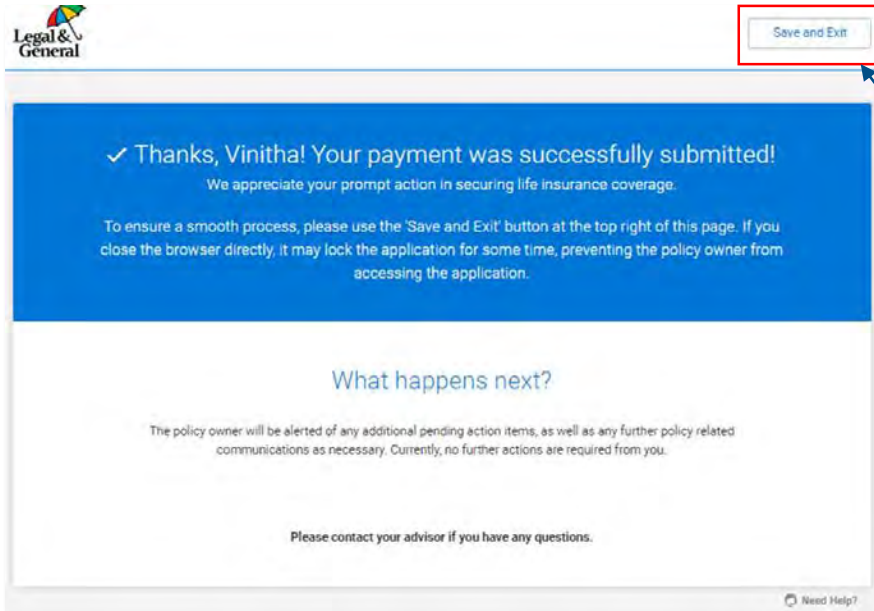
The approved Payor will only see the amount of the premium to be paid

1. They will select either EFT or *Credit Card
2. Once the payment has been entered they will click **Submit Payment**

Note: The approved Payor cannot change the payment frequency; if the payment frequency needs to be changed, they must click on **Save and Exit** and inform the Policy Owner

* Credit Card is not available in AK, CA, MD, NJ, NC or if paying monthly

Payor, thank you for your payment



Once the payment has been submitted the approved Payor will be taken to the Thank you screen

Important The approved Payor must click on **Save and Exit** in the upper right corner to exit out of the payment; if they close the browser the offer will be locked for up to 3 hours

Policy Owner completes policy delivery



From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Cc: webqa@lgamerica.com
Date: 12/11/23 07:58 AM
Subject: *LGASecure* One more thing - please download the policy for Darcy Burge
Bcc: QaUat04@lgamerica.com



Your advisor: Banner Life Insurance Company
Your application ID: 1000034622
Your policy: 5060191840; 40-year term; \$1,500,000
Hello Robert,
All set! Darcy Burge's first payment has been p
However, we noticed you haven't reviewed Da
Please click the button below to download and
[View Policy](#)
If you have any questions or concerns, please c
Need to reference the policy for Darcy? Simply
'My Account' button in the top right corner to s
And if you ever need us, we're here to help. Ple

You're just one step away from your life insurance coverage!
You'll be covered once you pay, download and finalize your policy

Your payment amount is:
\$778.44
First Payment
[More details about your payment](#)

Effective date based on younger insurance age: 7/4/2023
Next payment due date: 1/4/2024

Your payment has been processed successfully.

Download and save your Policy now - Policy Packet (PDF)

By clicking this checkbox, I agree that I have read and downloaded my Policy Packet, my health information is accurate and that my first premium has been paid.

[Finalize Policy](#)

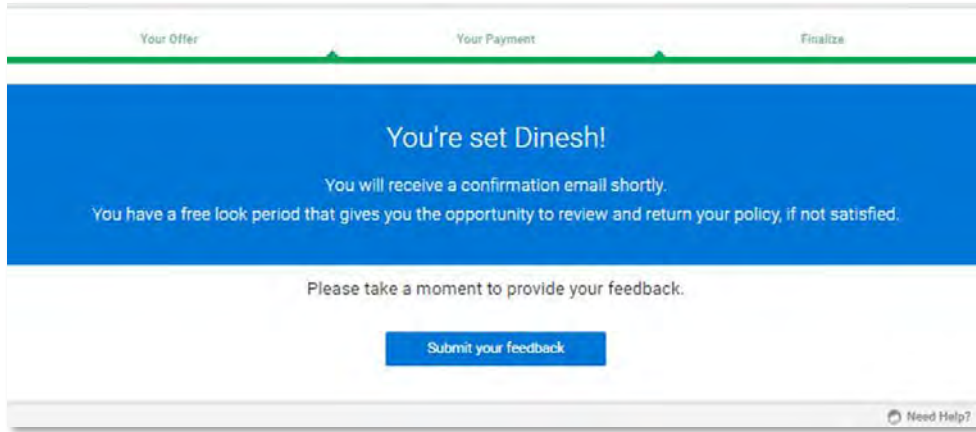
Please contact your advisor if you have any questions.

Once the payment has been submitted the Policy Owner will be sent an email alerting them that the payment has been made and they need to complete the offer

Policy Owner will log back into the offer

- Policy Owner needs to
1. Download a copy of the policy
 2. Click the box 'I agree....'
 3. Click Finalize Policy

When the approved Payor is other than the Policy Owner



Policy Owner is brought the final page

Reminder emails to Payor and Policy Owner



Reminder email to Payor to make the initial premium payment

Reminder email to Policy Owner that Payor still needs to make the initial payment; Policy Owner can make the payment by clicking on Pay Now

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Cc: webqa@lgamerica.com

Date: 12/11/23 07:26 AM

Subject: *LGASecure* Reminder :Make Darcy's first payment to finalize their life insurance

Bcc: QaUat04@lgamerica.com



Advisor: Banner Life Insurance Company
Application ID: 1000034622

Policy: 5060191840; 40-year term; \$1,500,000

Hello Betty,

You've been designated as the person authorized to make payment on behalf of Robert Barret.

We get it — life can be busy and full of unexpected events. But there's one final step to activate Darcy Burge's life insurance policy. And with your initial payment, you'll bring the peace of mind knowing they're covered.

Simply:

1. Click the button below to pay Darcy's first quarterly premium and finalize this offer.
2. Have your payment method details ready and pay ASAP. We applied the best offer, however, it's subject to change and is valid only for a limited time.

[Pay Now](#)

If you have any question or concerns, please contact Robert Barret.

Thank you,

From: "Banner Life | Legal & General America"

To: webqa@lgamerica.com

Cc: webqa@lgamerica.com

Date: 12/11/23 07:26 AM

Subject: *LGASecure* Reminder - Darcy Burge's, life insurance policy, 5060191840, needs to be paid

Bcc: QaUat04@lgamerica.com



Your advisor: Banner Life Insurance Company
Your application ID: 1000034622

Your policy: 5060191840; 40-year term; \$1,500,000

Hello Robert,

You accepted the life insurance offer for Darcy Burge. This is a friendly reminder your designated payor, Betty Carr, has yet to remit the premium payment for Darcy's life insurance policy.

Don't want to wait for you payor? You can pay now!

1. Click the button below to pay the first quarterly premium.
2. Have your payment method details ready and pay before 01/25/2024. We strive to provide you with the best offer, however, please be aware it's subject to change and is valid only for a limited time.

[Pay Now](#)

Please contact your Advisor if you have any questions or concerns.

Thank you,

Application Manager



When the approved Payor is other than the Policy Owner



Read-Only: This application is currently read-only. [Submit Reason](#) / [Enable Edit](#)

#5060191674 [Reverse Offer](#) [Exit](#)

George Shan - \$1,500,000 - Female - Age 34	Case Status
Product: OPTERM40 Application #: 1000034457	Final Decision: RUW - Preferred Plus
Signed: 12/08/2023 Application Method: Digital	Reason(s): N/A
Assigned UW: QAUAT16 Total Active & Pending Face Amount: \$1,500,000	

Application Tracker

New → Application Started → Application Signed → Further Evidence Required → Underwriter Review → Approved → Offer Made → Offer Accepted → Paid → Active

Once the offer has been accepted and the Policy Owner has released the payment option to the approved Payor, the application tracker will move to **Offer Accepted** status

**Customize Coverage
OPTerm 10 now available
Effective March 5, 2024**



Customize Coverage, OPterm 10 now available



Darcy Burge's application is ready for review

Darcy has been tentatively approved subject to signed application for \$100,000 of coverage for 15 years

Darcy must review and sign the application.

Darcy's payment amount is: **\$51.63**
Semi-Annually
[Change Frequency](#)

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

Darcy's Offer

Please read and review your client's policy:

- Keys in red: your client's policy will not be active until the first payment is made and forces. Once we received the client policy effective date will be updated.
- The pre-view policy packet contains information as per latest approved and signed application. Any updates to prior reflected in the final Policy Packet.

[Preview Policy Packet](#)

[Send to Client](#)

[Customize Coverage](#)

Darcy's payment amount is: **\$51.63**
Semi-Annually
[Change Frequency](#)

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

Darcy's Offer

[Customize Coverage](#)

Based on the customization request, a revised offer packet will be generated. Darcy will need to re-sign the application packet.

	Original	Customize	Approved Offer Limit Range
Coverage Amount	\$100K	-\$100K +	\$100K
Coverage Length	15 Years	- 15 Years +	10 - 40 Years

I confirm that I have customized this offer, a revised offer will be generated and Darcy will resign the application. The new offer packet will be updated based only on the changes made for coverage amount and coverage length.

[Send Customized Offer To Client](#) [Keep Current Offer](#)

Available for offers made March 5 and later

OPterm 10 is now available when customizing the offer

To make the change from the offer screen:

1. Click on Customize Coverage; notice the Approved Offer Limit Range now includes '10' years
2. Click the – to reduce the term duration

Revised offer



Darcy's current payment amount is: **\$51.63** Semi-Annually

Darcy's NEW payment amount is: **\$51.63** Semi-Annually

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

Darcy's Offer

Customize Coverage

Based on the customization request, a revised offer packet will be generated. Darcy will need to re-sign the application packet.

	Original	Customize	Approved Offer Limit Range
Coverage Amount	\$100K	\$100K	\$100K
Coverage Length	15 Years	10 Years	10 - 40 Years

I confirm that I have customized this offer, a revised offer will be generated and Darcy will resign the application and the offer will be updated based only on the changes made for coverage amount and coverage length.

Send Customized Offer To Client | Keep Current Offer

I confirm that I have customized Darcy's offer for **\$100,000** and **10-years term** life insurance policy at a premium of **\$51.63** semi-annually.

Send to Client | Cancel

- When changing the term duration the new premium will be reflected at the top of the screen
- To send the revised offer, check the box confirming the change
- A pop up message will appear with the changes that were made, **Click Send to Client**

Customize Coverage, when policy includes term rider(s)



Customize Coverage

Based on the customization request, a revised offer packet will be generated. Sam will need to re-sign the application packet.

	Original	Customize	Approved Offer Limit Range ⓘ
Coverage Amount	\$450K	— \$450K +	\$100K - \$450K
Coverage Length	20 Years	— 20 Years +	20 - 40 Years

I confirm that I have customized this offer, a revised offer will be generated and Sam will resign the application. The application packet will be updated based only on the changes made for coverage amount and coverage length.

[Send Customized Offer To Client](#) [Keep Current Offer](#)

Shorter term durations may be limited if there is a term rider on the policy

Example: this policy has a 15 year term rider therefore, the base term duration cannot be reduced below 20 years

Application History: notification offer has been customized



#5020018318 Exit

Sam Burge • \$200,000 • Female • Age 38
Product OPTerm10 • Application # 1000028205
Signed 02/28/2024 • Application Method Digital
Assigned UW Auto Underwriter • Total Active & Pending Face Amount \$200,000

Case Status
Final Decision **RUN - Preferred Plus**
Reason(s) N/A

Application Tracker
New Application Signed Application Signed Further Evidence Required Underwriter Review Approved Offer Made Offer Accepted Paid Action

Workboard
Case Details
Contact History
Application History

Search... Visibility - Change By Direct Agent™ Notes - Requirement - Reset

Expand/Collapse

Visibility	Date	Requirement	Note	Change By
	02/28/24 11:07 am	NA	Application Offer has been customized by agent from \$250.00	Direct Agent

Full Note:
Application Offer has been customized by agent from \$250,000.00/15 years to \$200,000.00/10 years

New notification visible within **Application History** when the offer has been customize by either the GA or the client

02/28/24 06:22 am NA Application Offer has been customized by client from \$25... Customer

Full Note:
Application Offer has been customized by client from \$250,000.00/15 years to \$200,000.00/10 years

Key Contacts

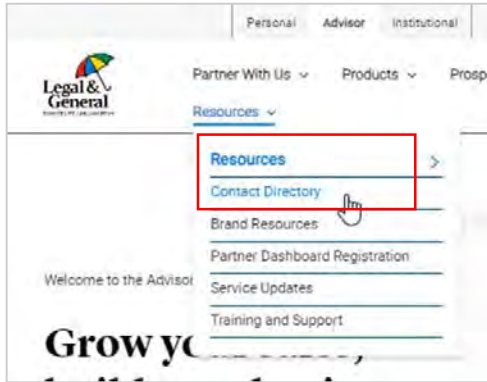


Full list of key contacts now accessible on Advisor Hub

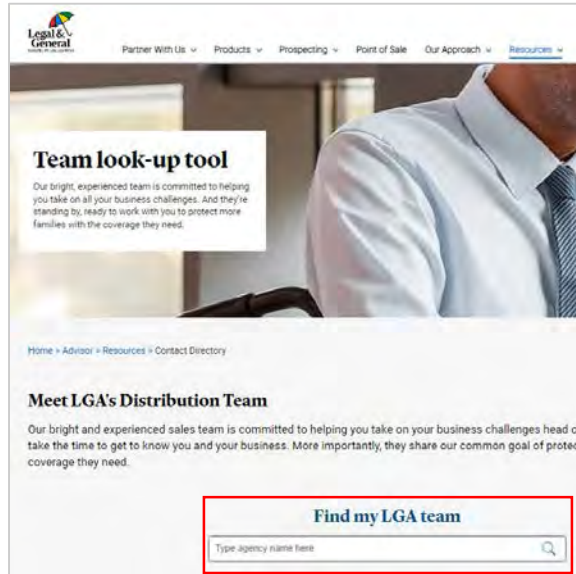


<https://www.lgamerica.com/advisor/resources/contact-directory>

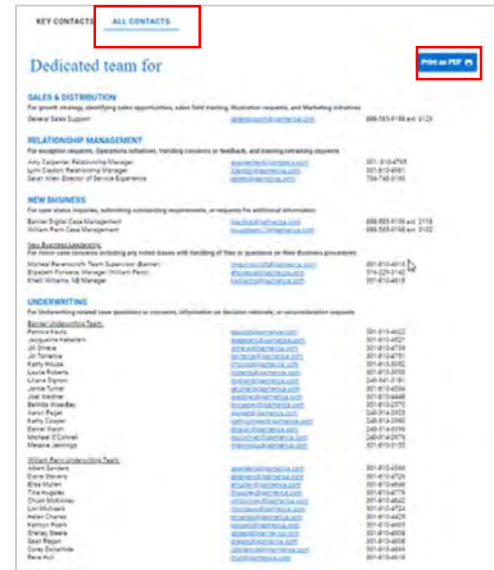
Click **Resources**,
Contact directory



Enter agency name as contracted with
LGA



Click on **All Contacts**; contact list
can be downloaded



Questions?



Thank You

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland 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. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. For broker use only. Not for public distribution. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution.

