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	Beneficiaries					
Workboard	Type Primary	First Name	Last Name	D.O.B.	Relationship Estate of Insured	Percentage %
Policy Details	Owner - Other Indi	vidual				
Advisor	Name Dinesh Kumar Address	D.O.B. 10/02/1998	SSN XXXXX2134	Relationship Fiance Or Fiancee	Phone Number (240) 740-6350	Email hgjh@sdfgh.con
Beneficiary/Owner/Payor	13737 Wisteria Drive Germantown, AL 20874					
Save Age						
Policy Dates	Payor - Other Indiv Name Vinitha Vijay	vidual D.O.B.	SSN	Relationship Employer	Phone Number (408) 808-2000	Email hgjh@sdfgh.con
	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



and the second sec	ation below to togin.	
Your Last Name		
Kumar		
Date of Birth	Verify V	Your Passcode
MM/DD/YYYY		
Zip Code	. 8	An email message with a 6-digit verification code was just sent to:
		vinodhav@lgamerica.com
-		Enter Code
Login	For security reasons and to protect your account, please set up your authentication passcode. This code will	
	available in 10 million and	

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





- 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





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



Save and Exit Legal& Thanks, Dinesh! You're on your way to providing your loved ones financial peace of mind. To ensure a smooth process, please use the 'Save and Exit' button at the top right of this page. If you close the browser directly, it may lock your application for some time, preventing the payor from accessing the payment process. What happens next? Fulfill your policy's first premium payment Your policy's payment link was emailed to the payor. After the initial payment, you can secure and download your policy document. You'll be promptly notified of any action items. Rest easy, your family's financial security is safeguarded against unforeseen circumstances. C Need Help?

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	
Legal & General BANNER UPE	
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.	Malcomol
Here's what you'll need to do next:	Welconne:
 Click the button below to pay Darcy's first quarterly premium and finalize this offer. 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. 	Please provide the information below to login
If you have any question or concerns, please contact Robert Barret.	Tour Last Name
Thank you	
	Zip Code

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





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



Save and Exit Thanks, Vinitha! Your payment was successfully submitted! We appreciate your prompt action in securing life insurance coverage. To ensure a smooth process, please use the 'Save and Exit' button at the top right of this page. If you close the browser directly, it may lock the application for some time, preventing the policy owner from accessing the application. What happens next? The policy owner will be alerted of any additional pending action items, as well as any further policy related communications as necessary. Currently, no further actions are required from you. Please contact your advisor if you have any questions.

O Need Help?

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

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Policy Owner completes policy delivery



From: "Banner Life | Legal & General America" To: webga@lgamerica.com Cc: webga@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 Genera Your advisor: Banner Life Insurance Company Your application ID: 1000034622 Your policy: 5060191840; 40-year term; \$1,500,000 You're just one step away from your life Hello Robert. insurance coverage! All set! Darcy Burge's first payment has been p You'll be covered once you pay, download and finalize your policy However, we noticed you haven't reviewed Dar Please click the button below to download and View Policy Your payment amount is: If you have any questions or concerns, please of \$778.44 Need to reference the policy for Darcy? Simply **First Payment** 'My Account' button in the top right corner to se More ortal a about your payment And if you ever need us, we're here to help. Ple 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) F 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

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When the approved Payor is other than the Policy Owner



Your Offer	Your Payment	Finalize
	You're set Dinesh!	
You have a free look period th	You will receive a confirmation email shortly hat gives you the opportunity to review and rel	turn your policy, if not satisfied.
P	Please take a moment to provide your feedba	cle
	Submit your feedback	un.

Policy Owner is brought the final page

Reminder emails to Payor and Policy Owner



Reminder email to Payor to make the initial premium payment



Advisor: Banner Life Insurance Company Application (D: 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.
- 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,

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 - Darcy Burge's, life insurance policy, 5060191840, needs to be paid Bcc: QaUat04@lgamerica.com Figure Figu

BANNER LIFE

Your advisor: Banner Life Insurance Company Tour application (D: 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.
- 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.



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



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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





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:

- 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 pay \$51. Semi-An	ment amount is: 63 nually		Darcy's NE	V payment amount is: 1.63 -Annually be Fresuency		
You ca You c	n send the offer to your clie an change your client's cow	ont by clicking the "Sen OR erage by clicking "Cust Darcy's Offer	id to Client" butt tomize Coverage	n below. below.		
Based on the customization requ	Cus	tomize Coverage e generated. Darcy will no	eed to re-sign the a	plication packet.		
Coverage Amount	Original S100K	Customize	Approi	o Offer Limit Range 🔘		
Coverage Length	15 Years	10 Vears	+ 10-40	fears		
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- 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)



	Original		Customize		Approved Offer Limit Range 👔
Coverage Amount	\$450K	-	\$450K	+	S100K - \$450K
Coverage Length	20 Years	-	20 Years	+	20 - 40 Years
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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 cutomized



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Key Contacts



Full list of key contacts now accessible on Advisor Hub



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

Click Resources, Contact directory

Legal & General	Partner With Us v Products v Pros Resources v
	Resources >
	Contact Directory
	Brand Resources
	Partner Dashboard Registration
Welcome to the Advisor	Service Updates
	Training and Support

Enter agency name as contracted with LGA



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

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Questions?



Thank You

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