

## *The Agent's Guide to*



Banner Life's AppAssist<sup>®</sup> program is designed to make it easy for you to facilitate the sale of high-quality, low-cost term life insurance.

Now available with  e-Link<sup>™</sup>

The "e-Link" logo consists of the word "e-Link" in a bold, sans-serif font. The "e" is black, and "Link" is white with a black outline. To the right of the word "Link" are several black chevrons pointing to the right. A small "APPAssist" logo is positioned above the "e".

For use by agents or  
AppAssist staff only.



# Step-By-Step Guide

- Submit agent contract/appointment to Banner Life
- Agent completes interview request with client
- Submit Request for Life Insurance Interview (RLI)
- Call Center conducts interview with client
- Application package sent directly to client
- Call Center orders paramedic exam
- Application package returned to Banner Life with client signatures
- Case management
- Underwriting decision
- Policy contract sent directly to client or agency
- Delivery requirements received and policy activated
- Agent receives commission

Electronic status updates are available every step of the way from:

- [www.LGAmerica.com](http://www.LGAmerica.com)
- IIT QuickView
- E-Z Data Commerce Agency
- AgencyWorks



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## Identify the need for life insurance.

- Talk to the prospective applicant(s). Find out if he or she has a specific coverage amount or period in mind.
- Determine the Banner Life term insurance policy that meets the need: OPTerm® 10, 15, 20 and 30 year plans are available in all states including DC, except Montana and New York.

## Determine the Underwriting Class and premium by completing the Request for Life Insurance Interview.

- The proposed insured's current health status and family history will determine the underwriting classification, which in turn determines the rate.
- Banner Life has five underwriting classes: preferred plus, preferred, standard plus, standard non-tobacco and standard tobacco. The preferred plus underwriting class has the lowest rates.
- E-Link is a secure online tool that will help determine the appropriate underwriting class.
- E-Link verifies the premium for the plan selected as well as alternative level premium periods.
- E-Link transmits the client's data directly to the Banner Call Center to begin the application process.
- The Request for Life Insurance Interview (LAA1297) can also be completed manually.
- A question about the proposed insured's current life insurance will determine whether replacement forms must be provided in accordance with state regulations. If replacement forms are needed, these forms will be included with the application package sent to the proposed insured.
- Do not accept cash or checks. Do not accept credit card information if the applicant is above age 70 or there is interest in coverage in excess of \$500,000 (\$250,000 in CA).

## Prepare the proposed insured for the interview and paramed exam.

- It is to your advantage to be sure the interested party receives a copy of the "Thank you for your interest..." form LAA1373 available in PDF format to be printed and mailed, e-mailed or faxed. The form has also been printed as a brochure, LAA 1374, which can be ordered through your general agent.
- Tell him or her to expect to hear from the Banner Life Call Center the business day after the interview request unless a more specific time was requested on the form.
- Explain that life insurance coverage is not in effect until the application is approved and all delivery requirements and the first premium payment have been received. Application approval is not guaranteed.

## Transmit the Request for Life Insurance Interview to Banner Life.

- At the conclusion of the e-Link interview simply select submit.
- If using the paper version, send by fax to 301.294.6960, email it to Banner-Submit@LGAmerica.com or mail it to Banner Life Insurance Company, 1701 Research Boulevard, Rockville, MD 20850.



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Submit the Request for Life Insurance Interview online through e-Link

**AppAssist™ Login**

Contact Us      Legal and Security

Please enter your userid and password. Then click the Login button.

User ID:

Password:

- If you are a new user, please click [here](#) to get a User Identification and Password.
- If you have forgotten your User Identification and/or Password, please click [here](#).

**The Legal & General America Companies** Log  
 Banner Life Insurance Company  
 William Penn Life Insurance Company

**BannerLife**

AppAssist™ Home

Contact Us

- Request for Life Insurance Interview
- Interview Archives
- Customize Site
- Change Password

**Banner Life Insurance Company** April 12, 2006 - RLI-Options  
 1701 Research Blvd  
 Rockville, MD 20850  
 (800) 638-8428  
 www.bannerlife.com

Or by fax, mail or imaged email

BannerLife Insurance Company  
 1701 Research Blvd  
 Rockville, MD 20850

Date of Request: \_\_\_\_\_

### Request for Life Insurance Interview

**PROPOSED INSURED**

(First Name, Middle Initial, Last Name) \_\_\_\_\_ Date of Birth: (Month) (Day) (Year)

**RISK EVALUATION**

If answer to question is not known, please leave blank.

Criteria Questions	If No...	If Yes...	Check One Classification For Each Question
1. Have you used any nicotine-based products in the past: 1a. 36 months? 1b. 24 months? 1c. 12 months?	Check P+ and go to question 2. Check P and go to question 2. Check S+ and go to question 2.	Go to question 1a. Go to question 1c. Check ST and go to question 2.	P+ P S+ ST
2a. Do you have a history of alcohol or substance (drug) abuse? 2b. Has there been any abuse in the past 10 years?	Check P+ and go to question 3.	Go to question 2b. Check S and go to question 3.	P+ P S
3. Have you had any DUIs in the past: 3a. 5 years? 3b. 3 years?	Check P+ and go to question 4. Check S+ and go to question 4.	Go to question 3b. Check S and go to question 4.	P+ S+ S
4. Have you had more than two motor vehicle moving violations in the past three years?	Check P+ and go to question 5.	Check S+ and go to question 5.	P+ S+
5a. Has either parent or a sibling had a history of cardiovascular disease or cancer before age 60? 5b. Has either parent died as a result of cardiovascular disease or cancer before age 60? 5c. Have both parents died as a result of cardiovascular disease before age 60?	Check P+ and go to question 6. Check P and go to question 6. Check S+ and go to question 6.	Go to question 5b. Go to question 5c. Check S and go to question 6.	P+ P S+ S
6. What is your height? _____ weight? _____ Based on height and weight, select the underwriting classification according to the build chart below. If weight meets or exceeds limit for standard (S) class, check S.			P+ P S+ S
7. What is the lowest (on a scale where P+ is highest) underwriting class checked in any of the answers to questions 1-6?			P+ P S+ S ST

**Build Chart**

Height	P+			P			S		
	Min	Max	Weight	Min	Max	Weight	Min	Max	Weight
5'0"	144	153	145	144	153	145	144	153	145
5'1"	148	157	149	148	157	149	148	157	149
5'2"	152	161	153	152	161	153	152	161	153
5'3"	156	165	157	156	165	157	156	165	157
5'4"	160	169	161	160	169	161	160	169	161
5'5"	164	173	165	164	173	165	164	173	165
5'6"	168	177	169	168	177	169	168	177	169
5'7"	172	181	173	172	181	173	172	181	173
5'8"	176	185	177	176	185	177	176	185	177
5'9"	180	189	181	180	189	181	180	189	181
5'10"	184	193	185	184	193	185	184	193	185
5'11"	188	197	189	188	197	189	188	197	189
6'0"	192	201	193	192	201	193	192	201	193

This questionnaire is designed to provide a tentative premium classification based on a portion of the criteria used to determine final premium classification. Final premium classification and actual rates will be subject to and based upon the entire underwriting process, your medical history, illustration provided during your interview with the Banner Life Call Representative, and any specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Terms and policy provisions may vary by state. Not available in Alaska.

Legend:  
 P+ Preferred Plus  
 P Preferred  
 S+ Standard Plus  
 S Standard  
 ST Standard Select

LAA1297 (10/05) Page 1 of 2

**PROPOSED INSURED INFORMATION**

Proposed Insured

Male  Female, interested in applying for \$ \_\_\_\_\_ amount of Term Life Insurance from Banner Life Insurance Company for a period of  10  15  20  30 years (Please check only one).

Quoted Premium \_\_\_\_\_ Billing Frequency  Annual  Semi-Annual  Quarterly  Monthly

Is this prospective policy to replace any existing insurance?  Yes  No

Is this insurance for a business purpose? (e.g., Keyman, Stock Redemption, Buy/Sell)  Yes  No

Please contact me: Date \_\_\_\_\_ Local time:  All Day  Home  Work  
 (Available Interview Hours: Monday - Friday, 9:00 a.m. to 10:30 p.m. ET)

Primary Telephone No. \_\_\_\_\_ Secondary Telephone No. \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**AGENT INFORMATION**

Financial Institution/Marketing Entity \_\_\_\_\_

Agent Name \_\_\_\_\_ Agent Social Security Number: XXX - XX - \_\_\_\_\_  
 Agent Number \_\_\_\_\_ Agent Contact Phone Number \_\_\_\_\_  
 Agent Signature \_\_\_\_\_ Date Signed \_\_\_\_\_  
 Brokerage General Agent (BGA) \_\_\_\_\_ BGA Number \_\_\_\_\_

**CREDIT CARD INFORMATION**

If you would like to take advantage of the credit card option, please complete the following (available for initial premium only; not available in Alaska, California, Maryland, New Jersey, North Carolina and Oklahoma):

If a policy is issued, please apply the initial life insurance premium to my  MasterCard  Visa

Credit Card Number \_\_\_\_\_ Expiration Date (Month) (Year) \_\_\_\_\_

Credit Cardholder (Exactly as name appears on card) \_\_\_\_\_  
 Cardholder Signature \_\_\_\_\_

**DISCLAIMER**

This is not an application for life insurance coverage. Signing or completing this form will in no way serve to create or commence life insurance coverage. Signing or completing this form does NOT mean that coverage is effective. Credit card information is for administrative convenience only. Providing credit card information does not bind, commence, or create life insurance coverage. Any application for life insurance coverage will be subject to underwriting qualification by Banner Life Insurance Company. Coverage will become effective only if an application is completed in accordance with the terms of the application or Conditional Receipt, if issued.

Please send the completed form to 1701 Research Blvd., Rockville, MD 20850, fax to 301-294-6960 or email to Banner-Submit@gamerica.com.

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For copies of forms, ratecard, illustration software or customer brochures, see your general agency, your general agency website, www.LGAmerica.com or use e-Link to complete the Risk Evaluation Request online at www.LGAppAssist.com/rlilogin.htm.



For use by agents or AppAssist staff only.



### **The fast, easy and most direct way to submit your RLI:**

- Easy access at [www.LGAppAssist.com/rlilogin.htm](http://www.LGAppAssist.com/rlilogin.htm)
- Guides you through the RLI questions
- Helps estimate the underwriting classification
- Verifies premiums
- Submits the data directly to the Banner Life Call Center to begin the application process
- Faster turnaround time from application to delivery

### **Electronic status updates are available every step of the way from:**

- [www.LGAmerica.com](http://www.LGAmerica.com)
- IIT QuickView
- E-Z Data Commerce Agency
- AgencyWorks

### **Completion of the Request for Life Insurance Interview:**

- Ask every question so the request is complete. If using a paper form, please write legibly.
- Specifications for OPTerm® 10, 15, 20 or 30 can be found on the ratecard or by selecting "Term Rates" on [www.LGAmerica.com](http://www.LGAmerica.com).
- Applications for coverage that will replace life insurance already in force are subject to state regulation. If replacement is a possibility, answer "yes."
- Credit cards can be used for initial payments only. If credit card information is recorded, client signature is required. Do not accept credit card information if the proposed insured is above age 70 or there is interest in coverage in excess of \$500,000 (\$250,000 in CA). (Not available in Alaska, Maryland, New Jersey, North Carolina and Oklahoma.)
- Do not accept cash or checks. If the client prefers to pay the first premium by check, payment will be requested when and if the application is approved.
- Be sure to include your agent number as well as the name of the general agency you are representing. This will allow us to track your submission.

### **To make your premium quotation more accurate:**

- Ask the potential applicant the Risk Evaluation questions.
- The preferred plus class has the lowest rates. Be careful about quoting preferred plus; you may be setting expectations too high.
- Use of any nicotine product in the past 12 months means that standard tobacco class is the lowest rate possible. Standard plus or standard non-tobacco may be available if the proposed insured quit at least one year ago.
- Height and weight information should be compared to the build charts for guidance in estimating underwriting class.
- Check with your general agency if you need help with premium calculations. Premiums can be calculated manually using an OPTerm ratecard or on a PC using Banner Life's Illustration Manager software.



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# AppAssist<sup>®</sup> Checklist

## Use this list to ensure that your responsibilities as the agent have been fulfilled.

- Complete the Request for Life Insurance Interview. Do it online through e-Link or fill out form LAA1297 and send it by fax, mail or imaged e-mail.
- Do not accept credit card information for interest in coverage in excess of \$500,000 (\$250,000 in CA) or if the proposed insured is older than age 70. ONLY THE INITIAL PREMIUM can be paid by credit card. If this is the client's preference, the appropriate authorization forms will be sent at the time of policy delivery. Credit cards will not be charged until the application is completed, all delivery requirements are received and the policy is issued. (Not available in Alaska, Maryland, New Jersey, North Carolina and Oklahoma.)
- DO NOT ACCEPT CASH OR CHECKS. If the client prefers to pay by check, payment will be requested when and if the application is approved.
- It is to your advantage to be sure the client receives a copy of the *Thank You for Your Interest...* form. The Banner Life Call Center will also email a copy prior to its phone call. The brochure version, LAA1374, can be ordered through your general agency. The LAA1373 form in PDF format can be printed and given, e-mailed or faxed.
- Make sure the client understands that life insurance coverage is not in force until the application is approved and the first premium and any delivery requirements have been received. Application approval is not guaranteed.
- At the conclusion of the e-Link interview select submit at [www.LGAppAssist.com/rlilogin.htm](http://www.LGAppAssist.com/rlilogin.htm). You can also fax RLI form LAA1297 to 301.294.6960, email to [Banner-Submit@LGAmerica.com](mailto:Banner-Submit@LGAmerica.com) or mail to Banner Life Insurance Company, 1701 Research Blvd., Rockville, MD 20850.

*For copies of this and other forms, ratecards or customer brochures, see your general agency, your general agency website or [www.LGAmerica.com](http://www.LGAmerica.com).*



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## The Interview

Once the Request for Life Insurance Interview is received by Banner Life's home office, submission through e-Link triggers the process to assign a policy number and make the data available to the Banner Life Call Center. Requests sent by other methods are promptly recorded for tracking purposes and forwarded to the Call Center. The Call Center is staffed by insurance professionals who will call at the time and place specified. The person who calls will ask questions that will be used to complete an application for life insurance. The information on the application will ultimately be reviewed by a Banner Life underwriter to determine qualification for the coverage requested.

In most cases, the interview takes only 30 minutes. It's important that the proposed insured has the following on hand:

- driver's license number
- the names, addresses and phone numbers of any doctors, hospitals or clinics visited
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth

## The Application

The completed application and further instructions will be sent to the applicant via a two-day delivery service.

All of the information provided will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which is applied. Our corporate privacy policy can be found on Banner Life's website at [www.BannerLife.com](http://www.BannerLife.com).

## The Paramed Exam

The Banner Life Call Center will arrange for an abbreviated exam by a paramedical technician. The exam can take place in the proposed insured's home or office. It is scheduled approximately seven business days after the telephone interview. The exam results enable Banner Life to offer the most competitive rate possible for the life insurance policy.

The exam will include:

- measurement of height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

It is suggested that the proposed insured get a good night's sleep prior to the exam and, if possible, skip heavy exercise on the day it's scheduled. Best results are obtained if the proposed insured is relaxed and:

- does not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoids tobacco or caffeine products for at least one hour prior to the exam
- drinks a glass of water before providing the urine specimen

Prior to the paramed's visit, the proposed insured should review the application and other forms he or she received by two-day delivery service and return to Banner as soon as possible to begin the underwriting process. After the paramed completes the exam they will submit their results directly to Banner. The process normally takes two to four weeks. Life insurance coverage is not in effect until the application is approved, and any delivery requirements and the first premium payment have been received. Approval is not guaranteed.



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## **Does the agent need to be contracted/appointed before soliciting/submitting a Request for Life Insurance Interview?**

Yes, the agent appointment process must be completed before a request is submitted since we use an agent's electronic signature on the application.

## **How does the Risk Evaluation help the application process?**

The Risk Evaluation helps to accurately define the underwriting risk class. This leads to 80-90% of applications being issued as applied for. Policy placement is improved because proposed insureds are quoted more accurate premiums at the time of application submission.

## **How do I submit the Request for Life Insurance Interview form?**

You can submit through e-Link at [www.LGAppAssist.com/rillogin.htm](http://www.LGAppAssist.com/rillogin.htm), fax to 301.294.6960, email to [Banner-Submit@LGAmerica.com](mailto:Banner-Submit@LGAmerica.com) or send it via agency imaging system direct to Banner Life.

## **How many times will the call center attempt to contact the client?**

Currently the call center will attempt to reach the client every other day until contact is made or maximum number of call attempts are reached. If the case is closed due to the maximum number of call attempts reached, the case will be closed; however, the client can reschedule or reopen at a later date.

## **How do I know the status of my client's interview or formal case?**

Banner Life provides real-time status on our website, and we send daily updates to the general agency management systems (IIT, AgencyWorks and E-Z Data).

## **Who orders the abbreviated paramedical exams, attending physician statements (APSs) or inspection reports?**

Banner Life will always order all exams, APSs, etc. for the client. We currently use Portamedic for paramedical exams and EMSI for APS requests.

## **Who performs case management?**

Banner Life will obtain any missing information directly from the client on the agent's behalf. We will follow up with any vendors to ensure that exams and APS requirements are received in a timely manner. We also will follow up with the client to ensure he or she has received the application package and submitted any delivery requirements.



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# Questions & Answers

## Who is eligible for AppAssist?

Those who meet the AppAssist paramedical exam requirements below are eligible:

Issue Age	Coverage Amount
≤ 50	Up to \$3,000,000
51 - 65	Up to \$1,500,000
66 - 74	Up to \$500,000

If a proposed insured's build will result in a Table 4 or higher rating he or she is ineligible for the AppAssist program.

## How do I know if my client does not qualify for insurance or decides to cancel?

We will send an electronic status that can be viewed on our website or the general agency management system stating the date and reason for cancellation.

## How do I know if the interview was cancelled?

The general agent will be notified by email if the process was cancelled due to uninsurability of the proposed insured or if the client cancels at any time during the process.

## What else do I need to do?

Nothing! Just wait for the case to be placed and for your commission to be sent directly to your bank account via EFT.



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**Your general agency is your resource for answers to questions about Banner Life term policies or the AppAssist® process.**

### **When in doubt, it's important to ask.**

If you have questions about coverage, premium payments or the underwriting evaluation process, please contact your general agency.

Prospective applicants who have questions can call the Banner Life Call Center at **800.839.5960**.

Monday - Friday 8:30 am - 11:00 pm ET

### **Banner Life has more than 50 years of financial strength.**

Banner Life Insurance Company is a Legal & General America company, a wholly owned subsidiary of Legal & General Group Plc. Banner Life is domiciled in Maryland. Its life insurance products are sold through independent life brokerage agencies in 48 states and the District of Columbia.

### **Important Information**

OPTerm 10, 15, 20 and 30 are term life insurance policies issued by Banner Life Insurance Company, Rockville, MD. They are not available in all states and products may vary by state. The policy form is RT-97; state variations may apply.

Policy descriptions are not a statement of contract; please refer to the policy form for full disclosure of benefits and limitations.

OPTerm 10 issue ages 20-80 and 20-70 in the state of Washington. OPTerm 15 issue ages 20-70 and 20-65 in the state of Washington. OPTerm 20 issue ages 20-65, 20-62 in Oregon and 20-60 in the state of Washington. OPTerm 30 issue ages 20-50 and 20-45 in the states of Oregon and Washington for standard tobacco class only. Premium rates vary by coverage amount: \$100,000-\$249,999, \$250,000-\$999,999 or \$1 million and above. Premiums quoted include \$50 annual policy fee. Premiums are guaranteed to stay level for 10, 15, 20, or 30 years, respectively, and increase annually after initial guarantee period. OPTerm policies can be issued in preferred plus non-tobacco (no nicotine use in past 36 months), preferred non-tobacco (no use in past 24 months), standard plus non-tobacco (no use in past 12 months), standard non-tobacco and standard tobacco classes. OPTerm 10, 15, 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 20 days of receipt. Two-year contestability and suicide provisions apply.

This risk evaluation is designed to provide a tentative premium classification based on a portion of the criteria used to make a final classification. Besides heart disease, diabetes and cancer, certain other medical histories may be of such importance to affect the classification you may ultimately receive. Participation in aviation or other hazardous avocations or sports may change the classification as well. Approval and actual rates will be based upon the entire underwriting process, including but not limited to, information provided on the application, examination, blood and urine test results, blood pressure and cholesterol readings, specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Forms and policy provisions may vary by state.



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