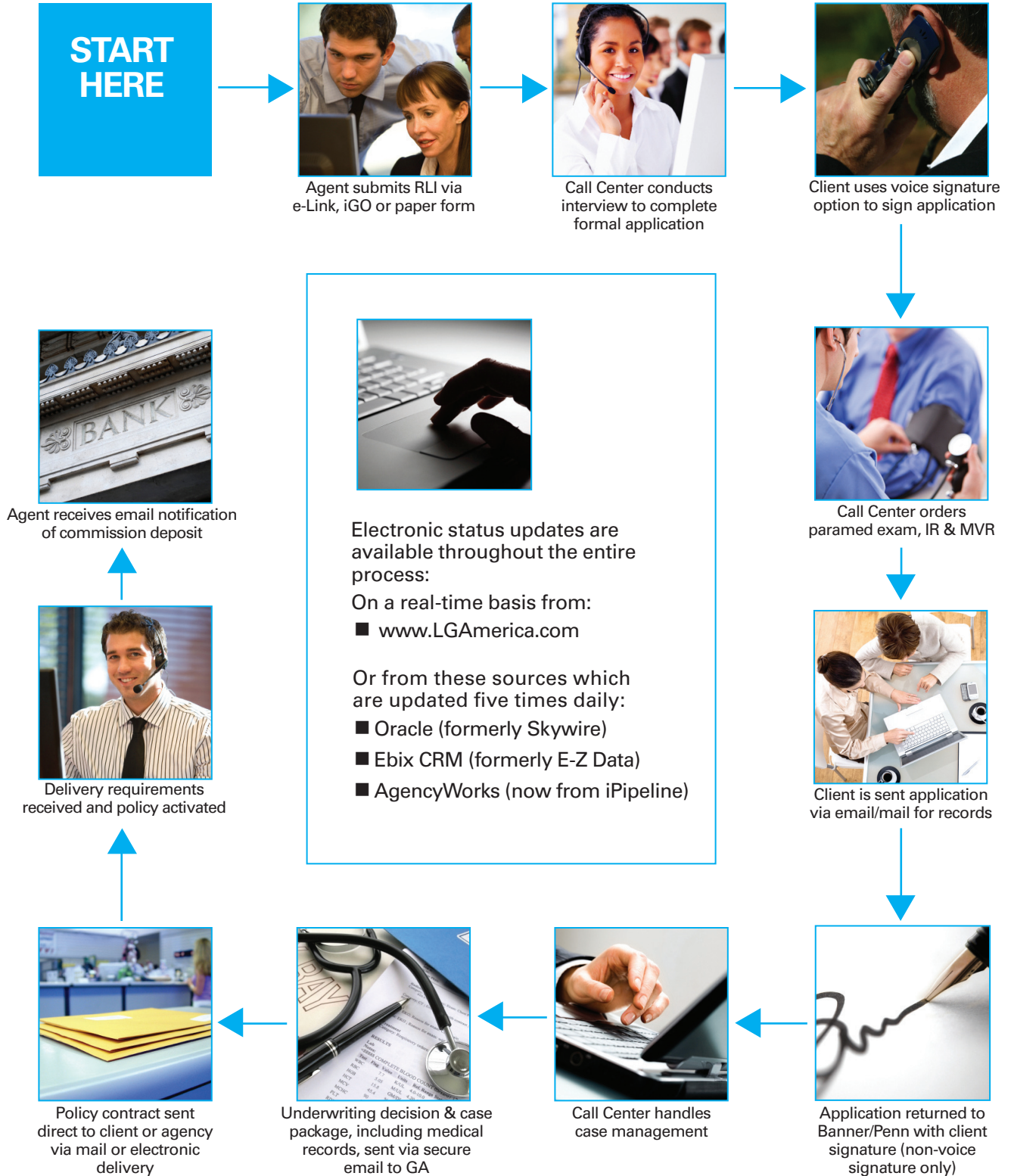


Legal & General America AppAssist® Tele-Application Process



Banner Life Insurance Company, Urbana, MD, is licensed to do business in 49 states and the District of Columbia. Life insurance issued in New York is underwritten by William Penn Life Insurance Company of NY, Garden City, NY. Banner is not licensed in New York state and does not solicit business there. LAA 1689 (rev 05.11) 10-301

**BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE™**



APPASSIST® AT A GLANCE

All in one place — An overview of our agency-applauded program designed to easily facilitate the sale of our value-priced life insurance for America's families.

Overview of the Electronic AppAssist® Process:

- Broker submits Request for Life Insurance Interview (RLI) via e-Link™ or iGo
- Call Center conducts interview to complete formal application and related forms
- Client uses voice signature option to sign the application
- Client is sent application package via secure email/mail for records
- Call Center orders paramed exam, inspection report and MVR and handles all case management
- Underwriting decision and case package, including medical records, sent to general agency by secure email
- Policy contract is sent directly to client or agency via e-Delivery or mail
- Delivery requirements received and policy activated
- Broker receives email notification of commission deposit

Requests for Life Insurance Interviews can also be submitted using a paper form. See page 6 of the Broker Guide for specifics.

Status Updates Throughout the Entire Process:

- www.LGAmerica.com on a real-time basis

Or these sources which are updated five times daily:

- Oracle
- EbixExchange
- AgencyWorks (now owned by iPipeline)

The AppAssist® Coverage Guidelines:

AppAssist® program face amounts are limited to the coverage amounts below.

Issue Age	Coverage Amount
Up to 70	Up to \$5 million
71 & older	Up to \$500,000

For the purpose of determining correct underwriting requirements, the coverage total is calculated as:

- The face amount currently being applied for; PLUS
- The face amount (including rider amount) of all existing policies with Banner or William Penn

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Checklist for Your Role as the Selling Agent:

- There are two ways to get to e-Link™ and submit online Requests for Life Insurance Interviews.

One — Access e-Link™ via your agency's unique URL address. Agents who submit requests this way do not have to be pre-appointed with Banner or William Penn. Paperwork to complete the appointment can be submitted during the new business process.

Two — Access e-Link™ using this address:

<http://www.lgaappassist.com/riilogin.htm>

To use this address, simply register as a user. You'll need your agent number which means you must already be contracted and appointed with Banner or William Penn.

- Provide your client with a copy of the Thank You for Your Interest form which explains what happens next. This form (LAA1692) in PDF or JPEG format can be emailed or printed and given to your client.
- 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.

You can also email the RLI form (LAA1297) to Banner-Submit@LGAmerica.com, fax it to 301.294.6960 or mail it to Banner, 3275 Bennett Creek Avenue, Frederick, MD 21704.

You can email William Penn's RLI (LAA1297WP) to wmpennimages@LGAmerica.com, fax it to 516.229.3013, or mail it to William Penn Life Insurance Company of New York, 100 Quentin Blvd., Garden City, NY 11530.

For copies of forms or customer brochures, see your general agent, your general agency website or www.LGAmerica.com.

Banner Life Insurance Company
3275 Bennett Creek Avenue, Frederick, MD 21704

William Penn Life Insurance Company of New York
100 Quentin Roosevelt Blvd., Garden City, NY 11530

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