



The Agent's Guide to AppAssist[®].

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



For use by agents or
AppAssist staff only.



A Step-by Step Guide to AppAssist

- 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
- IIT Quickview
- EZ Data Commerce Agency
- Agencyworks



Your Responsibilities

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 life insurance policy that meets the need: OPTerm® 10, 15, 20 and 30 year plans are available in all states except Montana and New York.

Evaluate the coverage.

- 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 and standard non-tobacco and standard tobacco. The preferred plus underwriting class has the lowest rates.
- Use the Risk Evaluation section of the RLI (LAAI297) to get a preliminary estimate of the underwriting class.
- An ultimate decision to purchase the policy is affected by the entire buying experience. Be careful about quoting preferred plus; you may be setting expectations too high.
- Use an OPTerm ratecard or Illustration Manager for premium calculations. Both can be provided by your general agent, found on the agency website or accessed at www.LGAmerica.com.
- When in doubt, consult with your general agency.

Complete the simple Request for Life Insurance Interview form.

- The form (LAAI297) takes only minutes to fill out. Be sure to answer each question with complete information provided by the interested party.
- A question about the proposed insured's current life insurance will determine whether replacement forms must be provided in accordance with state regulations. If needed, these forms will be included with the application package sent to the proposed insured after the interview.
- Client signatures are only required if credit card information for the first premium payment is recorded.
- Don't accept cash or checks. Don't 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 LAAI239 available in PDF format to be printed and mailed, emailed or faxed.
- 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 two-page request form to Banner Life.

- Send it 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.



AppAssist® Checklist

Use this checklist to make sure you've followed the steps that will streamline the AppAssist® process.



AppAssist® Checklist



Use this list to check that your responsibilities as the person who takes the request for life insurance have been fulfilled.

- Complete the Request for Life Insurance Interview form (LAAI297).
- Don't 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, include the required information on the request form and ask the client to sign it. Credit cards will not be debited until the application is completed, all delivery requirements are received and the policy is issued. (Not available in Alaska, California, Maryland, New Jersey, North Carolina and Oklahoma.)
- DON'T 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, LAAI229, can be ordered through your general agency. The LAAI239 form in PDF format can be printed and given, emailed 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.
- Fax both pages of the completed Request for Life Insurance Interview form (LAAI297) 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

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



For agent use only.

LAAI230 (6/05)

Banner Life Insurance Company, 1701 Research Blvd, Rockville, MD, 20850

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



What Happens Next

It is to your advantage to give the “Thank you for your interest...” form to the interested party so he or she knows what will happen next.

- The content of the form is reproduced on this page.
- The LAAI239 form is available in one-page PDF format which can be printed from our website and sent by mail, fax or email.
- The form has also been printed as a brochure, LAAI229, which can be ordered through your general agency.

The Interview

Once the Request for Life Insurance Interview form is received by Banner Life’s home office, the facts provided will be recorded for tracking purposes and forwarded to the Banner Life 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 interviewee has 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.

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, 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:

- doesn’t 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. The paramed will verify identification, witness signatures on the forms and forward them to Banner Life where underwriting will begin. 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.



Frequently Asked Questions

- Does the agent need to be contracted/appointed before soliciting/submitted 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.

- Do I always need to complete/submit the *Risk Evaluation*?

Yes, it is designed to easily determine a preliminary underwriting class to increase placement of the case. The Risk Evaluation is page I of the LAAI297.

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

You can fax, email 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 for 2 weeks before canceling the request. At any time, 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 to our website, and we send daily updates to the general agency management systems (IIT, Agency Works and EasyData).

- 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.

- 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

- How do I know if my client does not qualify for insurance or opts 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.

- 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.



General Information

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 **1-800-839-5960**.

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 questionnaire 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.