AppAssist at a glance

We do the heavy lifting so you can spend more time finding and helping new clients.

Using AppAssist

- An agent drops a ticket in one of five ways — via Partner Dashboard, MobileSuite, unique URL, third-party vendor platforms or paper.

- An experienced Call Center employee interviews the client to complete the formal application.

- The client signs the application via Voice Signature or, if declining Voice Signature, on the application sent by mail.

- If required, LGA orders all exams, APSs and reports. If your client has a recently completed exam, please make note of it on the drop ticket.

- Once the underwriting decision has been made and the policy issued, the case package (including medical records) is sent via secure email to the general agency.

- The policy is sent to the client or agency via secure email or mail.

- Once the policy contract is received, the policy is activated.

- The agent receives email notification of deposited commission.

Dropping a ticket

As the writing agent you must be licensed in the state where the policy owner resides. If you're licensed but not an appointed agent with Banner or William Penn, you may still drop a ticket through your general agency's unique URL or third-party vendor platforms. We'll work to get you appointed with us during the new business process.

Submitting a paper request

Fax, email, mail or upload using eDocuments to send the completed paper ticket (LAA1297).

Banner: banner-submit@lgamerica.com or fax 301-294-6960.

William Penn: penn-submit@lgamerica.com or fax 516-229-3013.

By mail, send the request to: 3275 Bennett Creek Ave., Frederick, MD 21704

Coverage amounts

Issue age	Coverage amount
Up to 70	Up to $10 million
71 and older	Up to $500,000

Applied-for face amount + face amount of all Banner or William Penn policies.

Please do not use AppAssist for:

- For large buy/sell cases with three or more applicants

- When a translator is needed

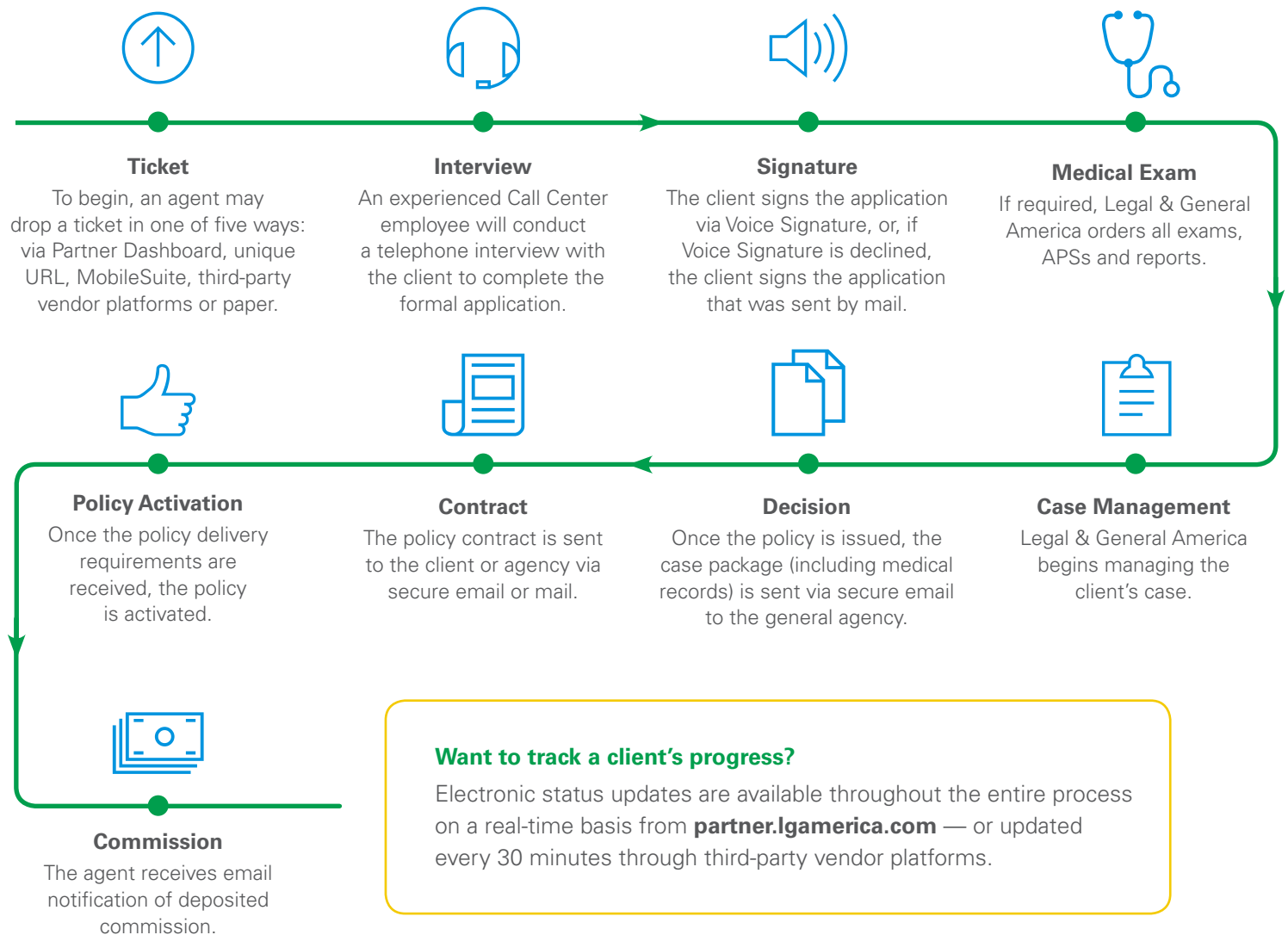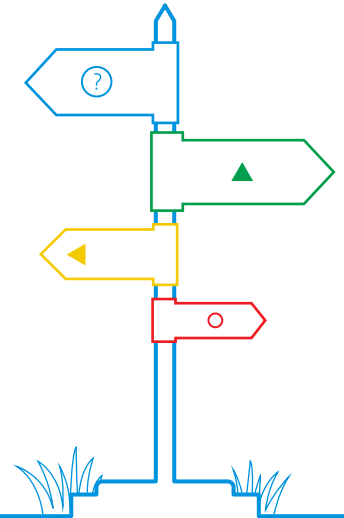- When the agent isn't licensed in the state

Preparing your client

If you have provided an email address during the dropticket process, your client will receive a digital copy of 'Your Life Insurance Interview' which will let your client know what to expect and how to prepare. We encourage you to provide a copy to your client if you are submitting a paper request.

Remember: Your client must understand that his or her life insurance is in force only after application approval (which is not guaranteed) plus the receipt of the first premium and any delivery requirements.

Legal & General

AppAssist simplifies the buying process

Simply drop a ticket — we'll take it from there.

Ticket
To begin, an agent may drop a ticket in one of five ways: via Partner Dashboard, unique URL, MobileSuite, third-party vendor platforms or paper.

Interview
An experienced Call Center employee will conduct a telephone interview with the client to complete the formal application.

Signature
The client signs the application via Voice Signature, or, if Voice Signature is declined, the client signs the application that was sent by mail.

Medical Exam
If required, Legal & General America orders all exams, APSs and reports.

Policy Activation
Once the policy delivery requirements are received, the policy is activated.

Contract
The policy contract is sent to the client or agency via secure email or mail.

Decision
Once the policy is issued, the case package (including medical records) is sent via secure email to the general agency.

Case Management
Legal & General America begins managing the client's case.

Commission
The agent receives email notification of deposited commission.

Want to track a client's progress?
Electronic status updates are available throughout the entire process on a real-time basis from **partner.lgamerica.com** — or updated every 30 minutes through third-party vendor platforms.

Your client may be eligible for
accelerated, lab-free approval

For qualified applicants, the underwriting process may be faster and more convenient with no medical exams, labs or APSs.

Eligible Applicants Through AppAssist

Will your client qualify for accelerated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting when submitting applications with AppAssist. It's best not to set the expectation that qualification is automatic; and explain to your client that full underwriting may be required after the telephone interview and is only available for Banner business. Applicants who do not qualify for accelerated approval seamlessly continue through traditional underwriting, with the same great product and pricing!

Use these parameters to help determine if your client might be eligible:

OPTerm 15, 20, 25, 30, 35, 40	OPTerm 10
Ages 20-40, Amounts $100,000 - $1 million Ages 41-45, Amounts $100,000 - $750,000 Ages 46-50, Amounts $100,000 - $500,000	Ages 20-50, Amounts $100,000 - $500,000

✓ Drop ticket submitted through AppAssist process (voice signature required)
✓ Client will likely qualify for Standard Plus Non-Tobacco or better
✓ Client is within the height and weight limits (refer to chart)
✓ Client does not reside in Connecticut, Hawaii, Alaska or New York

Disqualifying Non-Medical Circumstances:

• Bankruptcy in the past five years
• DWI/DUI in the past five years
• Felony conviction
• Internal policy lapse or internal replacement within the last two years
• Tobacco or marijuana use in the past 12 months (exception 12 or fewer tobacco cigars)
• Premium financing
• Risky avocations
• Aviation

Disqualifying Medical Conditions

Conditions that will almost always disqualify an applicant from the program:

• Alcohol or drug abuse/treatment
• Cancer (except Basal or Squamous Cell)
• Heart Disease or heart surgery
• COPD or Emphysema
• Bipolar Disorder
• Crohn's Disease
• Diabetes
• Multiple Sclerosis (MS)
• Peripheral Artery or Vascular Disease
• Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA)
• Rheumatoid Arthritis
• Parkinson's Disease
• Sickle Cell Anemia

Conditions that may disqualify an applicant, but not always:

• Barrett's Esophagus
• Diagnosed Depression
• Epilepsy/Seizures
• Gestational Diabetes
• Graves' Disease
• Hepatitis A
• Human Papillomavirus (HPV)
• Physician-prescribed pain medication (within the last 12 months)
• Kidney Stones
• Ulcerative Colitis
• Sleep Apnea

IS YOUR CLIENT A GOOD FIT?

Height	Min Weight	Max Weight
4'10"	89	156
4'11"	92	162
5'0"	95	166
5'1"	98	172
5'2"	101	175
5'3"	104	182
5'4"	108	188
5'5"	111	194
5'6"	115	200
5'7"	118	206
5'8"	122	212
5'9"	125	219
5'10"	129	226
5'11"	133	231
6'0"	136	240
6'1"	140	245
6'2"	144	253
6'3"	148	259
6'4"	152	265
6'5"	156	272
6'6"	160	280
6'7"	164	287
6'8"	168	294
6'9"	173	302
6'10"	177	309
6'11"	181	317

Legal & General

Lifestyle Elements That May Affect Eligibility

Many factors are taken into consideration during the client interview, including scores from third-party data sources, as well as medical and personal histories. The below lifestyle factors may have an adverse impact on determining an applicant's eligibility. While one or two of these circumstances usually has no effect, cumulatively they may negatively impact risk classification. This may lower an underwriting offer by one class, or cause an applicant to be ineligible for accelerated underwriting.

Automated checks run during the AppAssist interview:

- Identity verification
- Medical Information Bureau (MIB)
- Motor Vehicle Reports (MVR)
- Prescription history check
- FCRA consumer database check

Lifestyle factors to keep in mind:

- Home ownership
- Level of education
- High amounts of debt or delinquent debt
- Evictions
- Criminal History
- Low credit scores

Path To Accelerated Underwriting

STEP 1
Review the eligibility requirements, as well as the disqualifying non-medical circumstances and medical conditions listed on page 1.

STEP 2
Submit a drop ticket to AppAssist.

STEP 3
Legal & General America's AppAssist Call Center conducts a telephone interview with the client to complete the formal application. Third-party data checks are run simultaneously.

STEP 4
Client uses voice-signature to sign the application over the phone.

STEP 5
The decision to allow an applicant through accelerated underwriting is usually made during the interview. At the end of the interview, the client may be approved instantly, or within 48 hours of the interview. If the client does not qualify, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

Learn More:

lgamerica.com/appassist

Legal & General

Questions are part of life and insurance.

You've done the hard work of selling the need. Now let's make your job easier by answering some key questions.
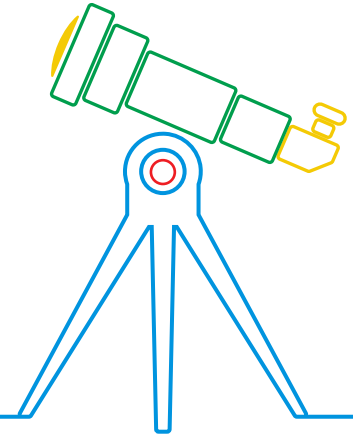
Must an agent be appointed before dropping a ticket?

No. As long as your agency is set up to use AppAssist, an agent can submit a dropticket request via your agency's unique URL or third-party vendor platforms. That said, your agent must be licensed in the state where the policy owner resides.

Why should I answer the risk-evaluation questions before dropping a ticket?

Risk evaluation helps define the underwriting class, leading to more applications being issued — as applied for or better. Answering these questions also improves policy placement by providing more accurately quoted premiums. A risk-evaluation questionnaire can be found in the upper right-hand corner of the unique URL screen or Partner Dashboard.

How often will the call center attempt to contact my client?

The call center will leave five voice-mail messages and make seven attempts after a busy signal or no answer before terminating a case. An applicant or general agency can request to reopen a terminated case by contacting the call center.

How do I learn the status of my client's interview or formal case?

We provide real-time status on our Partner Dashboard and update third-party vendor platforms every 30 minutes.

If required, who orders exams, APSs and other reports?

LGA orders all exams, APSs and reports. If your client has a recently completed exam, please make note of it on the drop ticket.

Who performs case management?

A dedicated case manager obtains missing client information, follows up with the client to ensure the application package has been received and ensures any delivery requirements have been submitted.

Who is eligible for AppAssist?

Issue Age	Coverage Amount
Up to 70	Up to $10 million
71 & older	Up to $500,000

How do I know if my client doesn't qualify for insurance or decides to cancel?

View your client's status on the Partner Dashboard or via third-party vendor platforms. If applicable, the status will include the date of and reason for cancellation.

Will I know when an interview is canceled?

Your general agency will be notified by email if the interview is canceled due to your client's uninsurability or if your client cancels anytime during the process.

What else do I need to do?

Simply wait for the case to be placed and for your commission to be deposited directly into your bank account via EFT.

Legal & General