

AppAssist makes the buying and selling process easier.

## 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 ELECTRONIC PROCESS:

- Agent drops a ticket via Partner Dashboard, e-Link, MobileSuite, agency management system vendors or paper form
- Call Center conducts interview to complete formal application and related documents
- Client uses voice signature option to sign the application
- Call Center orders paramed exam, inspection report and MVR and handles all case management
- Client is sent application package via secure email/mail for records
- 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 eDelivery or mail
- Delivery requirements received and policy activated
- Agent receives email notification of commission deposit

### STATUS UPDATES THROUGHOUT THE PROCESS:

Get electronic status updates in real time on the Partner Dashboard or through other vendors.

### COVERAGE GUIDELINES:

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

Issue Age*	Coverage Amount	
Up to 70	Up to \$10 million	
71 & older	Up to \$500,000	*not to exceed maximum issue ages

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

### NOT AN APPOINTED AGENT?

You don't have to be pre-appointed with Banner or William Penn to drop a ticket using e-Link. Use your agency's unique URL address! Paperwork to complete the appointment can be submitted during the new business process. You can also drop a ticket through various agency management system vendors.

- ✓ If you're already appointed, use your agent number to register for e-Link here: [www.lgaappassist.com/rlogin.htm](http://www.lgaappassist.com/rlogin.htm).

### WHAT'S NEXT?

Provide your client with a copy of the What to Expect From Your Life Insurance Interview form which explains what happens next. This form is available as both a PDF and JPEG 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.

- ✉ Fax, email, mail or use eDocuments to send the completed request to Banner or William Penn.

**Banner** - Banner-Submit@LGAmerica.com  
Fax: 301.294.6960

**William Penn** - Penn-Submit@LGAmerica.com  
Fax: 516.229.3013

Mail: 3275 Bennett Creek Ave. Frederick, MD 21704

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, Valley Stream, NY. Banner is not licensed in New York state and does not solicit business there. Voice signature and eDelivery for AppAssist are not available in Connecticut. LAA 1688 16-132