

# New application and submission process

In a continued effort to simplify the application process, Legal & General America will be replacing our traditional paper application (ICC08-LIA and state variations) with a new Life Insurance Application (LIA) (ICC17-LIA and state variations for CA, DE, FL, ND, SD). This new LIA combines the ease of using a fillable PDF form with all the benefits of digital processing and accelerated underwriting.

Effective August 1, the traditional paper application will no longer be accepted. All submissions must utilize either our new LIA or apply digitally through the Horizon Platform.

## New LIA process

1. Fully complete the Part 1, Part 2 of the new LIA and the Agent Report. There are no additional forms needed. You would send the application to your General Agency as usual.
2. The GA will review the application and send to LGA.
3. Once the application is received, LGA will process the application in the digital platform.
4. An email will be sent to your client containing a link to access their application. The client will log in using their last name, date of birth and zip code. LGA will also email the client a one-time security code to log in.
5. The client will be asked to review their application for accuracy and provide any additional information needed.
6. Once the review is completed, the client will sign and submit the application electronically.
7. The application will be reviewed to determine if any requirements are needed
8. Once the policy is approved, policy delivery will take place online through the Offer, Pay, Issue process.
9. Notices will be sent directly to your client via email and SMS based on your GA preferences.

## Pro Tips



- **Make sure to include a valid email address for your client on the application.**
- **Let your client know they will receive an email from Banner Life | Legal & General America. The subject line will be: “[Client name] additional information needed to process your application”.**
- **LGA may need to reach out to your client during the underwriting process via email, please tell them to open and respond when needed.**
- **Make sure you are licensed in the Owner’s resident state. Please note select states will require full hierarchies to be licensed.**
- **Do not order any requirements (exams, APS’s, etc.). LGA will order all 3<sup>rd</sup> party requirements.**
- **Do not collect money or send a check with the new LIA. We will determine TIAA eligibility and collect payment details electronically, if applicable, during the digital client journey. Physical checks will not be accepted.**



### Less invasive

Over 55% of cases are approved exam free and 22% of cases are instant decisions



### Faster decisions

Cycle times in Horizon are 50% faster than traditional methods



### Offer, pay, issue

Digital offers, real-time policy delivery, Get More, Get Less

## To get started, contact your General Agency

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. Voice Signature and eDelivery for AppAssist are not available in Connecticut.  
CN 05032022-3 (06.09.2022)

