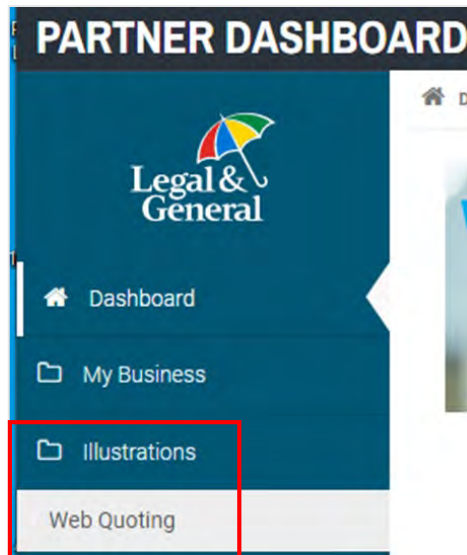


How to run a term illustration using Web Quoting



Simply go to <https://www.lgamerica.com/advisor> and click on **Start a Quote** and log in

Or log into the Partner Dashboard

- Go to <https://www.lgamerica.com/advisor>
- Click on **Log into Partner Dashboard**
- Once logged in Click on Illustrations
- Click on **Web Quoting**

Note: You will need to be registered for the partner dashboard to run illustrations. You can register from the login page by clicking on the blue **Register** link. Instructions on how to register can be found here: <https://www.lgamerica.com/advisor/resources/partner-dashboard-registration>

Web Quoting: What's new



Run Illustration My Contacts Saved Illustrations

The Basics

Client Name
Valued Client

Age: 37 Date of Birth: 10/15/1985

Sex: Male Issue State: California

Product & Solve Options

Product: OPTerm 40 Face Amount: \$ 1,000,000

Solve Type: Premium Solve

Application Signed/Submit Date: 09/13/2022 Final Decision/Issue Date: 11/11/2022

Modal Premium: \$ Payment Mode: Annual

Underwriting

Class: Preferred Plus Non-Tobacco Table Rating:

Flat Extra: \$ Flat Years:

Policy Options

Term Rider: Rider Face: \$

Child Rider: Waiver of Premium

Agent Info

Agent Name: Agency Name:

Application Signed/Submit Date ? 09/13/2022

Final Decision/Issue Date ? 11/11/2022

Product: OPTerm 40 Face Amount: \$1,000,000

Annualized: \$1,887.54 Modal: \$1,887.54

Reset Save Illustration Term Comparison Illustrate

Term Comparison


	Term 10	Term 15	Term 20	Term 25	Term 30	Term 35	Term 40
Pref Plus	\$405.36	\$462.49	\$494.99	\$691.68	\$851.43	\$1,063.44	\$1,887.54
Pref	\$468.52	\$472.49	\$587.59	\$841.49	\$1,016.19	\$1,267.79	\$2,310.74
Std Plus	\$565.92	\$669.20	\$837.52	\$1,156.13	\$1,388.95	\$1,786.61	\$2,869.72
Std	\$672.49	\$717.92	\$944.27	\$1,322.15	\$1,628.73	\$2,039.44	\$3,126.54
Pref Tob	\$1,289.89	\$1,606.37	\$2,102.23	\$3,057.78	\$3,765.19	\$4,875.73	\$5,548.70
Std Tob	\$1,819.99	\$2,249.89	\$2,863.63	\$4,076.85	\$4,702.94	\$6,020.18	\$6,687.58

The above values are as per Engine Version = 6.7.8, Effective Date = 09/12/2022

- New Application **Signed/Submit Date** and **Final Decision/Issue Date** fields
- This allows the user to quote best rate for a specified time frame or match a premium
- Previous Rates button has been removed

How to run a term illustration





LIFE INSURANCE

Quotes and Illustrations

Run Illustration My Contacts Saved Illustrations

The Basics

Client Name

Age **Date of Birth**

Sex **Issue State**

- Enter client name
- Enter Age or Date of Birth; we use age nearest birthday so best to enter Date of Birth
- Select Male or Female
- Select state

Product & Solve Options



Product & Solve Options

Product
OPTerm 40

Face Amount
\$ 1,000,000

Solve Type
Premium Solve

Application Signed/Submit Date
09/13/2022

Final Decision/Issue Date
11/11/2022

Payment Mode
Annual

Table Rating

Flat Years

September 2022

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

Clear Today

- Enter Product, Face Amount, Solve Type
- When running a new quote, use the current date in both Application Signed/Submit and Financial Decision/Issue Date fields
- To obtain the most favorable rates for a selected time frame or when matching a premium, enter the date the application was signed (Banner) or submitted (William Penn) and the date the final decision was made (Banner) or when the policy was issued (William Penn)
- Dates can be entered manually or by using the calendar

Application Signed/Submit Date

09/12/2022

Modal Premium

\$

Use today's date for new quotes. If matching a submitted case, use the date the application was signed for Banner Life policies and the application submit date for William Penn policies.

Final Decision/Issue Date

09/12/2022

Payment Mode

Annual

Use today's date for new quotes. If matching a submitted case, use the date the final decision was made for Banner Life and the date the policy was issued for William Penn.

See following slides for where the date information can be found

Where to find application Signed date and Final Decision for Banner policies from Application Manager



#5000

- \$500,000 - Female - Age 35

Product OPTerm20 Application # 1000070190

Signed 09/06/2022 Application Method Digital

Total Active & Pending Face Amount \$500,000

Requirements

Workboard

Case Details

Policy Details

Advisor

Beneficiary/Owner/Payor

Policy Dates

Save Age

Save Age Requested No Save Age eligible Yes

First premium with Save Age N/A

Policy Dates

Effective date N/A **Final Decision date 11/9/2022**

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

Final Decision Approved
By [Name] 11/09/22 07:34 am

Applied For

Product & Face Amount
OPTerm 20 \$500,000

Term Riders
N/A

Child Riders
N/A

WOP
No

Premium
349.85/Annually

Requested UW Class
Standard Plus

Offer Made

Product & Face Amount
OPTerm 20 \$500,000

Term Riders
N/A

Child Riders
N/A

WOP
No

Premium
347.77/Annually

Decision
Approved - RUW - Standard Plus

- Both application Signed date and Final Decision date can be found in Application Manager
- Application Signed date can be located in the upper left corner
- Final Decision date can be found in 2 places
 - Click on Case Details then Policy Dates
 - Click on Decision, Final Decision can be located above Offer Made

In this example the application was signed 9/6/2022 and the final offer was made on 11/9/2022. These are the dates that would be used when running the illustration

Where to find application Submitted date and Issue date for William Penn policies from Partner Dashboard



Requirements	Documents	Notes	APS Status	Exam Status	AppAssist Status
Met	Ordered	Received	Follow-up	Requirement	
N	11/09/2022		N/A	PAC Form	
N	11/09/2022		N/A	Amendment	
N	11/09/2022		N/A	Initial premium payment	
N	11/09/2022		N/A	Health Statement	
N	08/09/2022		N/A	Delivery receipt	
N	08/09/2022		N/A	Delivery Disclosure	
W	08/09/2022	08/10/2022	08/23/2022	Paramedical Examination	
W	08/09/2022	08/10/2022	08/23/2022	Form-Notice/consent	
W	08/09/2022	11/09/2022	N/A	Save Age Requested	
Y	11/09/2022	11/09/2022	N/A	DELIVERY RQMTS DUE BY	
Y	11/11/2022	11/11/2022	N/A	Policy Mail Date:	
Y	11/11/2022	11/11/2022	N/A	Policy Mail Date:	
Y	11/09/2022	11/09/2022	N/A	Approved	
Y	10/31/2022	10/31/2022	N/A	Medical director review	
Y	10/03/2022	10/25/2022	10/17/2022	Attending Physician Statement	
Y	09/13/2022	09/13/2022	09/27/2022	Form-Notice/consent	
Y	08/24/2022	09/27/2022	09/07/2022	Response to memo	
Y	08/11/2022	08/19/2022	08/25/2022	Attending Physician Statement	
Y	08/10/2022	09/20/2022	08/24/2022	Form-Replacement	
Y	08/10/2022	09/16/2022	08/24/2022	Abbreviated Paramed Exam	
Y	08/10/2022	09/15/2022	N/A	HIPAA Authorization	
Y	08/09/2022	08/09/2022	N/A	PAC Form	

- For William Penn policies, there is no actual Submitted application date on Partner Dashboard, therefore
 - Scroll to the bottom of the Requirements list and look for the first requirement received
- For the Issue date, there are a few indicators
 - Date policy was approved
 - Date delivery requirements were added

In this example the first requirement was received on 8/9/2022 and the policy was approved on 11/9/2022. These are the dates that would be used when running the illustration

Underwriting, Policy Options, Agent Information, Term Comparison



Underwriting

Class: Preferred Plus Non-Tobacco

Table Rating: []

Flat Extra: \$ []

Flat Years: []

Policy Options

Term Rider: []

Rider Face: \$ []

Child Rider: []

Waiver of Premium

Agent Info

Agent Name: [Search]

Agency Name: []

Address: []

Zip Code: []

City: [] State: []

Email: []

Phone: []

- Enter the underwriting class
- Select Policy Options, if any
- Add Agent Information if desired; agent information can be saved and located in My Contacts
- Summary/Term Comparison is located in upper right corner
- Click on **Illustrate** for full illustration; illustration can also be saved

Product	Face Amount	Annualized	Modal
OPTerm 40	\$1,000,000	\$1,887.54	\$1,887.54

Term Comparison

	Term 10	Term 15	Term 20	Term 25	Term 30	Term 35	Term 40
Pref Plus	\$405.36	\$462.49	\$494.99	\$691.68	\$851.43	\$1,063.44	\$1,887.54
Pref	\$468.52	\$472.49	\$587.59	\$841.49	\$1,016.19	\$1,267.79	\$2,310.74
Std Plus	\$565.92	\$669.20	\$837.52	\$1,156.13	\$1,388.95	\$1,786.61	\$2,869.72
Std	\$672.49	\$717.92	\$944.27	\$1,322.15	\$1,628.73	\$2,039.44	\$3,126.54
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Std Tob	\$1,819.99	\$2,249.89	\$2,863.63	\$4,076.85	\$4,702.94	\$6,020.18	\$6,687.58

The above values are as per Engine Version = 6.7 & Effective Date = 09/12/2022.

My Contacts, Saved Illustrations



Run Illustration **My Contacts** Saved Illustrations

New Contact

Agent Name Agency Email

Street Address Zip Code City State

License # Phone

Name	Agency	Address	City	State	Zip	Phone	Email	License #
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My Contacts: Add a new agent; this is where agents that were previously saved can be found

Run Illustration My Contacts **Saved Illustrations**

Displaying 1 to 20 of 1672 < 1 2 3 4 5 >

Client Name	Product	Face Amount	Agent Name	Date Created	Description
	OPTerm 35	\$500,000		9/28/2020	

Saved Illustration: Saved illustrations can be viewed and/or edited and sorted by client name, product, face amount, agent name or date created