

Customize, Revise, Reopen

January 31, 2023



Agenda

How to customize an offer

How to revise an offer that has been accepted by the client

How to reopen an application that has been closed

Q&A



Customize Offer



Customize options



Once underwriting has made a decision and the offer has been released, GA / advisor has the ability to change:

- Payment frequency
- Face amount
- Term duration
- Enable or disable Save Age (if eligible)

Notes:

- An offer can be customized after the offer has been released
- If any other changes and/or corrections need to be made please send the request to onlineapp@lgamerica.com

Review Offer



DASHBOARD

[← Back to Search Results](#) [Review Offer >](#)

Pending Policy #


Policy #:	Face Amount: \$3,000,000.00
Status: Offer Made	Billing Mode: Annually
Broker(s):	Modal Premium: \$4,983.49
Insured Date of Birth:	Cash With Application: \$0.00
Product: OPTERM 20 Gen15 2022 NON TOBACCO	Underwriter: mboudreaux
Reissue: None	Underwriter's Team Email: Drill

Requirements Documents Notes APS Status Exam Status AppAssist Status Uploaded Documents

No results found.

[View Case Documents](#)

From: "Banner Life | Legal & General America"
To:
Date: 12/17/22
Subject: "LGASecure* Policy Approved for
Bcc: webmail@lgenerica.com


Writing Agent:
Product: OPTerm
Application ID:
Policy Number: 20-year term, \$2,000,000

Hello,

The life insurance application for _____ has been approved for a 20 year term policy at \$2,000,000 and the requested underwriting class Preferred Non-Tobacco.

You can review your client's offer by clicking the below link or by using My Business List within Partner Dashboard.

[View Offer](#)

This offer is valid only for a limited time, so please review and encourage your client to accept the offer as soon as possible. Notifications will be sent to your client based on your agency's preferences.

There are 2 ways to access the offer

- From Partner Dashboard, click on the **Review Offer** button located top right corner
- Click on the **View Offer** button within the offer email

Notes:

- Offer email will be sent to the address entered in the Digital Application Preferences
- If the policy is approved worse than applied for the rate class and reason can be found within the Decision Tab or Application History located in Application Manager. After reviewing the reason you can access the offer email from Inbound/Outbound comms.

Offer screen



application is ready for review

Robin has been tentatively approved subject to signed application for \$400,000 of coverage for 20 years.
Robin must review and sign the application.

Robin's payment amount is:
\$57.02*
Monthly
[Change Frequency](#)

*This is a change from the original quote requested which was \$37.00 Monthly. Your client's increased premium is due to the following reason(s) height and weight.

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

Robin's Offer

Please read and review your client's policy - Keep in mind your client's policy will not be active until the first payment is made and finalized. Once we received the payment, your client policy's effective date will be updated.

[Preview Policy Packet](#)

[Send To Client](#)

[Customize Coverage](#)

From the offer screen:

- **Change Frequency** link allows the payment frequency to be changed to another mode of premium
- **Preview Policy Packet**, provides a preview copy of the policy; can be saved as a PDF and sent to advisor
- **Customize coverage** allows you to make changes to the
 - Coverage amount
 - Term duration
 - Enable save age, if eligible

Customize Offer



application is ready for review

Stephen has been tentatively approved subject to signed application for \$850,000 of coverage for 30 years.
Stephen must review and sign the application.

Stephen's current payment amount is:
\$106.73
Monthly

Stephen's NEW payment amount is:
\$60.82
Monthly
[Change Frequency](#)

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below:

Stephen's Offer

[Customize Coverage](#)

Based on the customization request, a revised offer packet will be generated. Stephen will need to re-sign the application packet.

[Apply Save Age](#)

	Original	Customize	Approved Offer Limit Range
Coverage Amount	\$850K	\$850K	\$100K - \$850K
Coverage Length	30 Years	20 Years	15 - 40 Years

I confirm that I have customized this offer, a revised offer will be generated and Stephen will resign the application. The application packet will be updated based only on the changes made for coverage amount and coverage length.

[Send Customized Offer To Client](#) [Keep Current Offer](#)

To customize an offer

- Click on **Customize Coverage** located at the bottom of the screen
- If eligible to save age, **+Save Age** will be visible; to apply, click on **+Save Age**
- The maximum face amount/term duration requiring *no additional underwriting* is located under the **Approved Offer Limit Range**
- Click on **-/+** to adjust the face amount and/or term duration
- The new premium will appear next to original premium at the top of the screen
- To release offer to client, click confirmation box then **Send Customized Offer to Client**
- If changes are not to be made click on **Keep Original Offer**

Customizing an offer BEYOND the approved offer limit range



Customize Coverage

Based on the customization request, a revised offer packet will be generated. Jnk will need to re-sign the application packet.

	Original	Customize	Approved Offer Limit Range
Coverage Amount	\$500K	\$1.15M	\$100K - \$1M
Coverage Length	30 Years	10 Years	15 - 40 Years

I confirm that I have customized this offer, a revised offer will be generated and jnk will resign the application. The application packet will be updated based only on the changes made for coverage amount and coverage length.

[Send Customized Offer To Client](#) [Keep Current Offer](#)

[Request For Revise Offer](#)

Request to Revise the offer beyond current approved limit:

- You have customized Samantha's offer beyond the approved offer limit range. If you would like to proceed with this new customized amount over the offer limit range, the current offer will no longer be valid and the policy may require further underwriting.
- The policy may require additional underwriting, including medical requirements and the current offered rate class may no longer be available.
- You will need to review annual income of your client to be eligible for the new customized amount. No changes to financial details may lead to decline of the new customized amount over the offer limit.
- The offer limit range within \$100K - \$400K for coverage amount and 15 - 40 Years for coverage length can be 'Sent to Client' without any further underwriting.
- If you want to proceed with the changes beyond offer limit range, you will need to click 'Request for Revise Offer' to proceed with the customized changes.
- This customized request beyond approved offer limit cannot be sent to client at this time.

[OK](#)

- Offer can be customized beyond the 'Approved Offer Limit Range'
- If the offer is *beyond* the 'Approved Offer Limit Range' the values will be displayed in red
- Pop up box will explain the offer is beyond the approved offer limit range and if you proceed the offer will no longer be valid and may require further underwriting
- Click on **Request For Revised Offer**

Note: The maximum requested coverage amount is \$10m

Customizing an offer BEYOND the approved offer limit range



Original Customize Approved Offer Limit Range ⓘ

Coverage Amount \$1M

Coverage Length Years

I confirm that I understand the current offer will no longer be valid and that additional underwriting, including medical requirements, may be required and the current offered rate class may no longer be available.

I would like to proceed with the changes and revise the offer.

- Another pop up message is displayed with revised coverage details
- The revised coverage amount is displayed
- When Confirm button is clicked, the GA will navigate to Summary page

Customized offer BEYOND the approved offer limit range



Application Summary

If you'd like to revisit the marked questions of the application or make changes, click the edit icons below.

Application Information

Client Information ✓

Name DARCY BURGE	Gender Female
Date of Birth 01/04/1986	Last 4 digits of SSN 1237
Address 1700 6TH PL NW BIRMINGHAM Alabama 35215	Phone Number 709-720-5998
Email Address user@example.com	

Product Information ✓

Product 30 Years	Term Riders Not Interested
Coverage Amount \$150,000	Waiver of Premium Not Interested
Billing Frequency Yearly (required)	Child Rider Not Interested
Temporary Insurance Coverage Not Eligible	

- GA/advisor will be brought to the Summary page
- The summary page will reflect the revised coverage and is displayed in Red
- GA/advisor can select **Finish Application** or **Send to Client**
- If **Finish Application** is selected GA/advisor is taken through condensed journey to trigger rules and third party information
- Once completed click **Complete Amend** button to finalize the Revised offer

Customized offer BEYOND the approved offer limit range



Finish Application >

Send to Client >

Application Summary

ⓘ If you'd like to revisit the marked questions of the application or make changes, click the edit icons below.

Application Information

Client Information ✓

Name DARCY BURGE	Gender Female
Date of Birth 01/04/1986	Last 4 digits of SSN 1237
Address 1700 6TH PL NW BIRMINGHAM, Alabama 35215	Phone Number 709-730-6998
Email Address user@example.com	

Product Information ✓

Product 30 Years	Term Rider Not Interested
Coverage Amount \$850,000	Waiver of Premium Not Interested
Billing Frequency Semi-Annually	Child Rider Not Interested
Temporary Insurance Coverage Not Eligible	

- If **Send to Client** is selected, an email is sent to Applicant to log in and complete the Amend process and resign the application; rules and 3rd party data will be run
- Status of the application changes to UW Review or Further Evidence Required
- Labs will only be ordered if needed and no valid labs are already on the file

Note: If the Customized Offer request is declined the applicant may be still be able to accept the original offer.

Offer with Save Age applied



⚠️ has been tentatively approved subject to signed application for \$1,000,000 of coverage for 35 years.
⚠️ must review and sign the application.

payment amount is:
\$217.68^{††}
Monthly
[Change Frequency](#)

Ravinder's first payment includes additional premium(s) to backdate the policy effective date to benefit from a lower insurance rate based on a younger insurance issue age.
\$217.68^{††}
First Payment
[View details about your client's payment](#)

Effective date to apply for this option - 11/26/2022
Next payment due date as per billing mode - 12/24/2022

Save Age applied to backdate effective date based on younger insurance age.
[Learn more](#)

⚠️ Waiver of Premium benefit is included.

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

RAVINDER's Offer

Please read and review your client's policy - **Keep in mind your client's policy will not be active until the first payment is made and finalized. Once we received the payment, your client policy's effective date will be updated.**
[Preview Policy Packet](#)

[Send To Client](#)

[Customize Coverage](#)

When Save Age has been applied:

- A + (plus) sign will be displayed next to both the premium amount and first payment amounts
- The policy effective date and the next payment date will also be displayed
- If the applicant no longer wants to save age, simply click on toggle button to disable Save Age;
- A pop-up window appears confirming the selection to remove the Save Age option
- Premium will change to reflect current dating of the policy

Save and Exit



A screenshot of a web application interface. At the top right, a button labeled "Save and Exit" is highlighted with a red rectangular border. The main content area has a blue header with the text "application is ready for review". Below this, it states: "Samantha has been tentatively approved subject to signed application for \$400,000 of coverage for 30 years. Samantha must review and sign the application." The payment amount is displayed as "\$57.40*" Monthly, with a link for "Change Frequency". A note explains that this is a change from the original quote of \$34.15 Monthly, due to reasons like height, weight, blood pressure, and tobacco use. At the bottom, it says "You can send the offer to your client by clicking the 'Send to Client' button below."

Important!

If an offer is reviewed but not released please click on **'Save and Exit'** in the upper right corner; this will prevent the offer from being locked

Revise Offer



Revise Offer



- Offers can now be revised **after** the offer has been accepted but **before** payment has been made and policy has been placed in force
- Changes can be made to the
 - Payment mode
 - Coverage amount
 - Term duration
 - Enable or disable save age

How to Revise the offer



Latest Activity ↓	Submitted/ Effective	Company	Policy #	Type	Status	Application Method	Customer
01/28/2023 09:24 PM	01/29/2023	BNR		Application	Offer Accepted	Online App	

Requirements **Documents** Notes

Uploaded Documents

[View Case Documents](#)

To revise an accepted offer

- Click on the case from Partner Dashboard
- Click on the **Documents** tab
- Click on **View Case Documents**

How to Revise the offer



Search...	Delivery	<input checked="" type="checkbox"/> Agent	<input type="checkbox"/> Proposed Insured	Category	Recipient
Document					
Final Reminder: Review [redacted] for offer and encourage acceptance today				Notifications	Agent
Life insurance policy [redacted] for is approved				Notifications	Agent
Life insurance policy [redacted] for is approved				Notifications	Agent

Hello,

The approved life insurance offer for [redacted] expires 02/04/2023. This is your final reminder, so please review the offer now and encourage your client to accept today.

To review your client's offer, click below or use My Business List within our Partner Dashboard.

[View Offer](#)

If your client doesn't respond to the offer today, we'll remind them with a separate notification.

Thank you,

Customer Support

From Application Manager:

- Click on Inbound/Outbound Comms and look for the Offer email; recipient should be Agent; if there are a lot of emails you can narrow your search by clicking on Recipient at the top and selecting Agent
- Click on the email to open, then click on **View Offer**

Revise Offer



Legal & General

Revise Offer Save and Exit

has accepted their application

ROBERT has accepted their 10-year term policy for \$100,000 of coverage.

ROBERT can now make a payment to activate their policy.

ROBERT's payment amount is:

\$7.72
Monthly

If you need to make a change to the policy or add/locate the contingent beneficiary, please click 'Save and Exit' and return to www.lggeneral.com with the details needed. Our team will review the policy within two business days.

Need help?

- Offer screen will indicate the offer has been accepted
- Click on **Revise Offer** located at the top of the screen
- Popup message will appear stating if the offer is revised, original offer is no longer valid and additional underwriting may be required
- Click **Confirm** to update coverage

John has already accepted their offer of **\$300,000** of coverage for **20-years** term life insurance policy.

If you would like to revise the offer, the accepted offer will no longer be valid. Additional underwriting, including medical requirements, may be required, and the current offered rate class may no longer be available.

Confirm Cancel

170.09
Annually

Revise Offer Customize Coverage



application is ready for review

Robin has been tentatively approved subject to signed application for \$400,000 of coverage for 20 years.

Robin must review and sign the application.

Robin's payment amount is:

\$57.02*
Monthly

[Change Frequency](#)

*This is a change from the original quote requested which was \$37.00 Monthly. Your client's increased premium is due to the following reason(s) height and weight.

You can send the offer to your client by clicking the "Send to Client" button below.
OR
You can change your client's coverage by clicking "Customize Coverage" below.

Robin's Offer

Please read and review your client's policy - Keep in mind your client's policy will not be active until the first payment is made and finalized. Once we received the payment, your client policy's effective date will be updated.

[Preview Policy Packet](#)

[Send To Client](#)

[Customize Coverage](#)

From the Offer screen, the same process is followed as when customizing the offer

Reopen Applications



Reopen in Application Manager



Read-Only: This application is currently read-only. [Enable Edit](#)

#

- \$1,000,000 - Male - Age 47

Product OPTerm10	Application #
Signed 09/12/2022	Application Method Digital
Assigned UW Liliana Signori	Total Active & Pending Face Amount \$1,000,000

Application Tracker

Pre-Application → New → Application Started → Application Signed → Further Evidence Required → Underwriter Review → Proposed

- Ability to reopen an application that has been closed due to following statuses:
 - Incomplete
 - Postpone
 - Withdrawn
 - Approval offer has expired
- For reconsideration on an application that has been declined send email to onlineapp@lgamerica.com

Reopen in Application Manager



Read-Only: This application is currently read-only **Enable Edit**

#

\$1,000,000 - Male - Age 47

Product OPTerm10	Application #
Signed 09/12/2022	Application Method Digital
Assigned UW Liliana Signori	Total Active & Pending Face Amount \$1,000,000

Application Tracker

Pre-Application → New → Application Started → Application Signed → Further Evidence Required → Underwriter Review → Prepared

Are you sure you want to edit this case?

Continue to Edit Cancel

Reopen

- To reopen, from Application Manager Click on **Enable Edit** located at the top of the screen
- Click on **Continue to Edit**
- Click on the **Reopen** button in the upper right corner

Reopen in Application Manager



Reopen ×

Please select a reason for reopening this application

Select Reason ▼

- Select Reason
- New medical information
- New financial information

- Select the reason to reopen
 - Client reconsideration (withdrawn or offer expired)
 - New medical information (incomplete or postponed)
 - New financial information (incomplete or postponed)
- Click on **Reopen**

Reopen ×

Please select a reason for reopening this application

New medical information ▼

Reopen Cancel

Reopen in Application Manager



#5000151077 14 Days Pending Reopened

Avanti Feeds - \$1,000,000 - Male - Age 32
Product: OPTerm40
Signed 08/31/2021

Case Status
Overall Trending Decision: RJW - Standard Plus
Reason(s): information provided by third party sources.

Application Tracker
New Application Started Application Signed Further Evidence Required Underwriter Review Decision Offer Made Offer Accepted Paid Active

Workboard
Case Details
Evidence Reports
All Rules
Contact History
Application History
Tasks
Inbound/Outbound Comms
Underwriting Rationale


The application has been reopened and will be reviewed by an Underwriter.

- Once the case is reopened an indicator will appear in the upper left corner indicating the file has been reopened
- To close the Edit tool click on **Done Editing** at the top of the screen
- GA will receive an email to upload the new evidence

You are now editing this case. Done Editing

Reopen- email notification to GA




BANNER LIFE

Writing Agent: |
Product: OPTerm

Application ID: _____

Policy Number: | 15-year term: \$500,000

Hello,

As requested, we are in the process of reopening your client, _____ application.
In order for us to continue with our review we need you to provide the following document; New medical information

To upload the necessary document simply click below. Then click the 'Edit' button on the displayed screen, open the Inbound/Outbound Communications tab, and click the 'Upload' button.

[Upload Document](#)

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30am to 5:00pm EST, Monday-Friday

OnlineApp@lgamerica.com

- When an application has been reopened an email notification will be sent to the GA requesting the new information be uploaded.
- Click on the **Upload Document** link in the email
- This will open Application Manger to enable Edit mode and upload document as displayed in next slide

Reopen- Upload Document



#5000150464 7 Days Pending Reopened

ROBERT BARRET - \$100,000 - Female - Age 36
Product: OPTerm10
Signed: 08/16/2021

Application Tracker

Application Started Application Started

Requirements

Case Details

Contact History

Application History

Inbound/Outbound Comm

Amend Application

Demission

Upload Document

Select the category of document from the list below:

Category: Application

Subcategory: Reopened Application

Browse

Cancel

Upload

Document	Category	Product	Status
Application/Person Eligibility SMS	Notifications	Proposed Insured	Outbound
Amend Term Life Insurance Policy Offer	Notifications	Proposed Insured	Outbound
Full Secure Policy Approval for Robert Barret	Notifications	Agent	Outbound
Term Life Insurance Application is being reviewed	Notifications	Proposed Insured	Outbound

- To upload new evidence click on **Enable Edit**
- Click on the **Upload** button located on the right
- Select **Application** and then **Reopened Application**

Note: the Upload feature is only available when an application is being reopened

Reopen- Upload Document



Case Status
Overall Trending Decision: RJW - Preferred Plus
Reason(s): N/A

Application Tracker

Workboard

Case Details

Evidence Reports

All Rules

Contact History

Application History

Tasks

Inbound/Outbound Comms

Refer

Document	Date	Category	Recipient	Delivery
Reopened Application - Document ABC	09/13/21 03:45 pm	Application	LGA	Inbound
Information needed about your health history	09/07/21 02:15 pm	Notifications	Proposed Insured	Outbound
HealthHistory/UpdateExpireeS&M	09/07/21 02:15 pm	Notifications	Proposed Insured	Outbound
Information needed about your health history	09/07/21 02:13 pm	Notifications	Proposed Insured	Outbound
HealthHistory/UpdateExpireeS&M	09/07/21 02:13 pm	Notifications	Proposed Insured	Outbound
HealthHistory/UpdateExpireeS&M	09/07/21 02:11 pm	Notifications	Proposed Insured	Outbound

Uploaded documents can be seen under Inbound/Outbound Comms section

Reopen- email notification to client



Email sent to client when the application has been reopened

Reopen – Application History



Application Tracker

Application Status Progress: New → Application Started → Application Signed → Further Evidence Required → Underwriter Review → Decision → Offer Made → Offer Accepted → Paid → Active

Workboard

Case Details

Contact History

Application History

Tasks

Inbound/Outbound Comms

Refer

Manage Evidence

Amend Application

Search... Visibility Change By System Notes Notes Requirement... Reset

Expand/Collapse

Visibility	Date	Requirement	Note	Change By
🔍	09/15/21 02:14 pm	NA	The application has been reopened due to the fol... System	System
Full Note: The application has been reopened due to the following reason:				
🔍	09/15/21 01:49 pm	NA	The application has been reopened due to the fol... System	System
🔍	09/15/21 01:37 pm	NA	This application cannot be reopened because it h... System	System
🔍	09/15/21 07:07 pm	NA	Application Status changed from Underwriter Re... System	System

Application History will reflect a note when application is successfully reopened. Reason selected is also displayed in the note.

Reopen when application is over 60 days old



Reopen [Close]

Please select a reason for reopening this application

Select Reason [v]

Has the client's health changed or has there been a recent doctor's visit?

Yes No

[Previous] [Cancel]

Reopen [Close]

Please select a reason for reopening this application

New medical information [v]

Has the client's health changed or has there been a recent doctor's visit?

Yes No

Would you like to update the application now or send the application to the client?

Update Application Now

Send to Applicant

[Reopen] [Cancel]

If the application is over 60 days old a change in health question will appear:

Update Application Now or Send to Applicant



Reopen

Please select a reason for reopening this application

New medical information

Has the client's health changed or has there been a recent doctor's visit?

Yes No

Would you like to update the application now or send the application to the client?

Update Application Now Send to Applicant

Reopen Cancel

Created 09/13/21 07:27 pm

- When selecting **Update Application Now** GA/advisor will be redirected to Application summary page where the application can be updated
- GA/advisor will only be able to edit Client & Product information and can click on “Send to Client” button on Summary page for the applicant to update their health history
- When selecting **Send to Applicant** email will be sent to applicant
- Applicant is allowed to edit only Health history section of the application

Reopen- email notification to client



- This email will be sent every other day, for 14 days from the date the reopen is requested
- When client clicks on '**Update Application**' button in the email or link in the SMS, they will be redirected to application summary page to update the application
- Applicant can only update the 'health history section
- GA will be bcc'd on the first and last email

Applications ineligible to be reopened



Applications may not be eligible to be reopened for the following reasons:

- Client is uninsurable
- Agent's license has expired
- Application has expired
 - 20 – 60 application cannot be over 12 months old
 - 61 – 75 application cannot be over 6 months old
- Applicant is over age 75

Questions?



Thank You

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