

Response to memo (RTM)

March 7, 2023



Agenda

What's new

Preferences

Accessing the RTM

How to provide information

Q&A



Enhancements



We continue to work diligently to enhance the digital application experience.

We are excited to announce beginning on March 8, 2023 our General Agency partners will be able to reply to Response to Memo (RTM) on behalf of their clients.

- Reduce cycle times
- Allow back-office agency staff to answer questions; allowing advisors to focus on new information
- Enable documents to be attached
- More robust data analysis to identify future enhancements

Partner Dashboard/Digital
Application Preferences



General Agencies & advisors must be registered for the Partner Dashboard



WELCOME

🔒 Login

Email Address

Password

Register

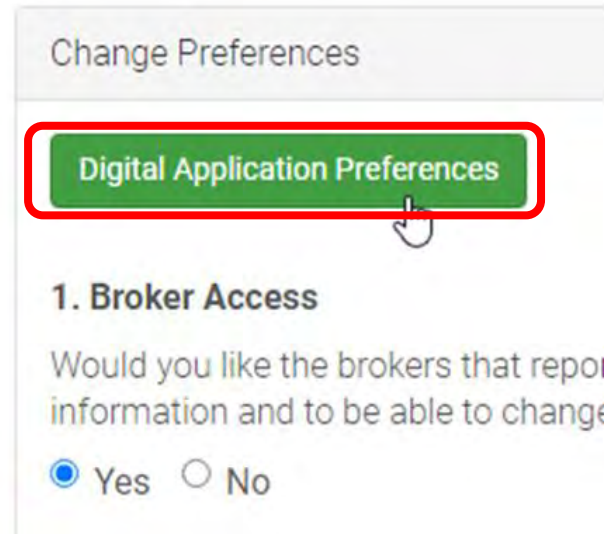
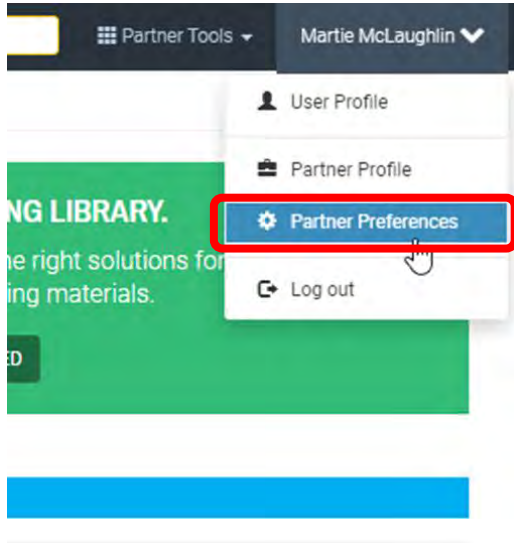
Forgot password?

SIGN IN

- If the General Agency staff is not registered click on the **Register** link below the Password field
 - For instructions on how to register go to:
<https://www.lgamerica.com/advisor/resources/partner-dashboard-registration>

Note: If the General Agency uses an API (Application Programming Interface) process, is feature is not yet available

How to Access Partner Preferences from Partner Dashboard



New Preference (Respond to Memo)



Communications sent prior to client signing and submitting the application

Underwriting
Communications sent during the underwriting process to collect additional information or case management updates

Same as Application priority
Note: These notifications will not be sent for instant decision cases

Decision Made
Communications sent when a decision is made on a case

Same as Application priority

Respond to Memo
You will automatically receive an email when creating an RTM and a final-remedial email before the case gets marked as incomplete. Would you like to opt-in to receive additional reminders between the first and last?

Yes
 No

Final Decision Preferences
Final Decision Offer Screen/Email/SMS
Give your clients the ability to customize their coverage. Select between allowing them to get more coverage, get less, both or don't give them the option at all.
Give your client an opportunity to customize their coverage below. You can enable Get More, Get Less, both or neither.

Always send offer communications to my client

Enable Get More Offer
 Enable Get Less Offer

New **Respond to Memo** reminder option has been added to the Digital Application Preferences

- If 'Yes' is selected, it will enable reminder emails to be sent
- If 'No' is selected (**default**), it will not send reminder emails

Note: If your agency wishes to receive reminder, select 'Yes'

Respond to Memo

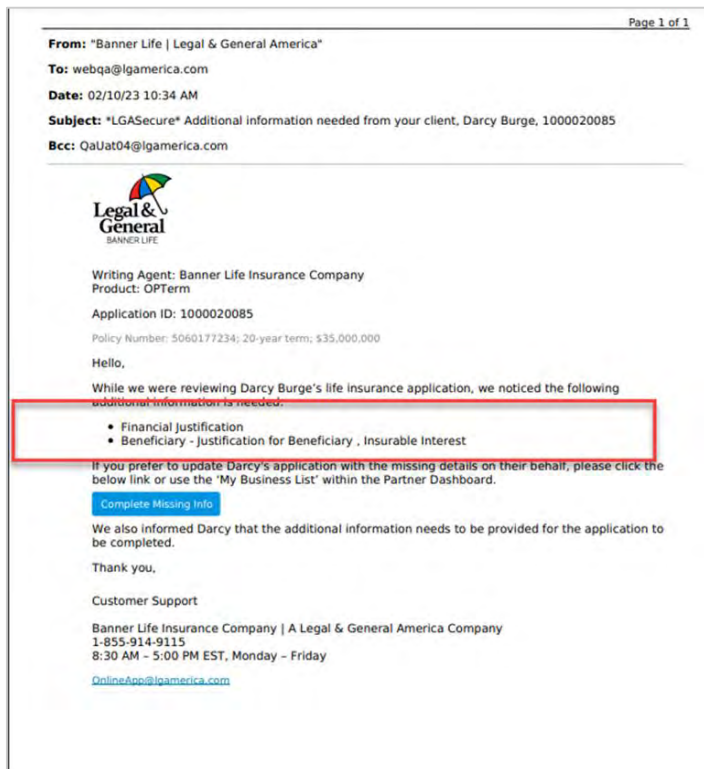
By default you will receive an email when an RTM is created and on the 24th day from creation. Do you wish to receive these follow up emails on each RTM?

- Yes
 No

How to reply the Response to Memo
(RTM)



Email notification sent to GA and client



- When a RTM is created an email will be sent to the General Agency and the client, at the same time
 - The information needed will be listed in the email
 - The **Complete Missing Info** button will display and once clicked, will route the General Agency/advisor to log in to Partner Dashboard

Note: The General Agency email is sent to the address provided in the Underwriting Communication section in the Digital Application Preferences

Complete Missing Info/Reroute to Partner Dashboard

A screenshot of the Legal & General login page. On the left is a dark teal vertical bar with the Legal & General logo. The main content area is white and titled "WELCOME". Below the title is a "Login" section with a lock icon. It contains two input fields: "Email Address" and "Password". The "Email Address" field is highlighted with an orange border. Below the fields are links for "Register" and "Forgot password?". A green "SIGN IN" button is located at the bottom right of the login form.

- When you click the “Complete Missing Info” button you will be rerouted to Partner Dashboard to login
 - Make sure you enter the correct credentials for that case

Application Manager (Requirements/Workboard)



#5060177616 WSP

Allen Burge | \$500,000 | Female | Age 37
Product: OPTerm30 | Application #: 1000020465
Signed: 02/15/2023 | Application Method: Digital
Assigned UV: Auto Underwriter | Total Active & Pending Face Amount: \$500,000

Application Tracker

New Application Started Application Signed Further Evidence Received Underwrite Review Approved Offer Made Offer Accepted Paid Active

Requirements

0 of 2 Requirements Received

Requirement	Status	Start For	Ordered	Received	Reviewed	Follow Up
RTM	Pending	Proposed Insured	02/15/23			02/15/23
RTM	Pending	Proposed Insured	02/15/23			02/15/23

Description:
1) Provide Driving License

Response Now

- RTM will be listed under Requirements
 - There may be more than one RTM
- Click on the RTM to see the full description
 - The Respond Now button is disabled during read-only mode
- You can also find the description by clicking on Workboard

#5060177616 WSP

Application Tracker

New Application Started Application Signed Further Evidence Received Underwrite Review Approved Offer Made Offer Accepted Paid Active

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

RTM 4 - Personal Details
Personal details are complete
Completed 02/02/23 10:43 pm

RTM 2 - RA
RTM documents require for RA
Completed 02/02/23 11:29 pm

RTM 3 - Business
RTM documents require for Business
Completed 02/02/23 11:36 pm

RTM 1
Please provide the RTM following docum...
Completed 02/02/23 11:46 pm

Application Manager (Enable Edit)



A screenshot of the Application Manager interface. At the top, a status bar indicates "Read-Only: This application is currently read-only" with a blue "Enable edit" button highlighted by a red box. Below this, the application details for Allen Eurge are shown, including a policy number of \$500,000, a female applicant aged 37, and a digital signature date of 02/15/2023. An "Application Tracker" progress bar shows the current status as "Further Evidence Required". A confirmation dialog box is overlaid on the screen, asking "Are you sure you want to edit this case?" with a blue "Continue to Edit" button and a "Cancel" button, both highlighted by a red box. The background shows a sidebar with navigation options like "Requirements", "Workboard", and "Case Details", and a main table with columns for "Status", "Action", and "Date".

- To enable the Respond Now button, user must select **Enable Edit**
- A pop up message will message will appear,
- Click **Continue to Edit**

Application Manager (Respond Now)



#500000055 2 Days Pending

John Smith · \$1,350,000 · Male · Age 35
Product: OPTerm 10
Signed: 05/27/2020

Application Tracker

Requirements

Case Details

Contact History

Application History

Inbound/Outbound Comms

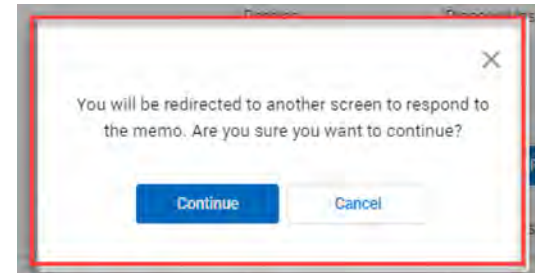
Amend Application

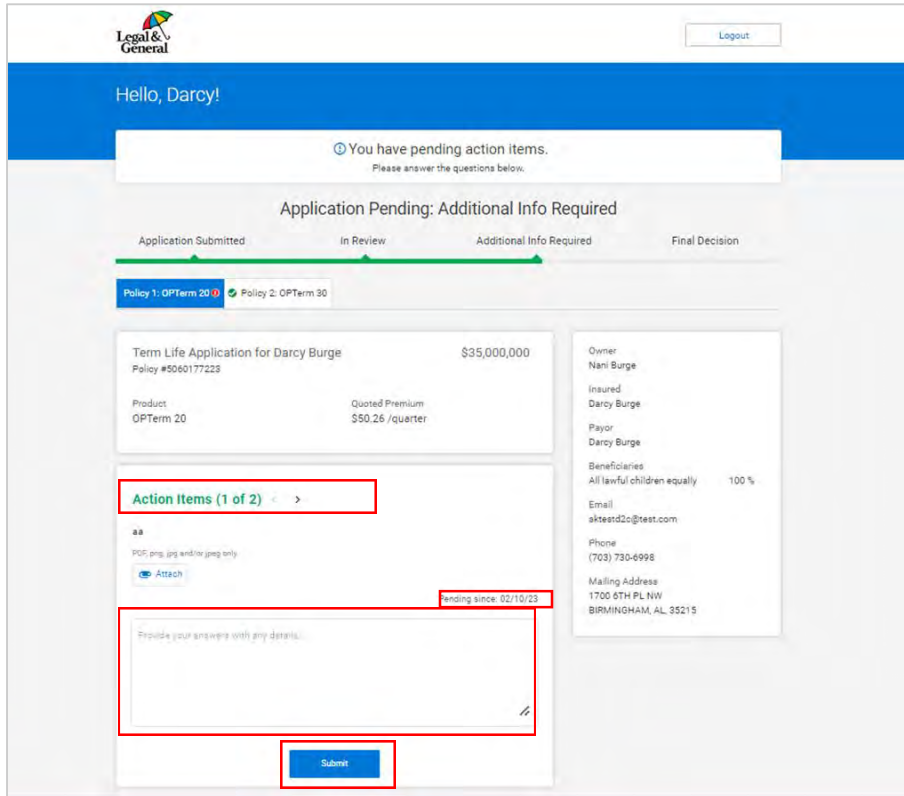
6 of 10 Requirements Received

Requirements	Status	Priority	Ordered	Received	Follow Up
RTM	Pending	Proposed Insured	11/20/20		
Description Please upload below documents: 1. Most recent W-2 AND most recent tax return OR 2. A letter from attorney/accountant confirming income and net worth.					
					Respond now
RTM Test01	Pending	Internal	11/10/20	11/15/20	
RTM Test02	Completed	Internal	11/15/20	11/17/20	11/18/20
APS - Kaiser Permanente	Cancelled	Internal	11/20/20		
Amend Application	Completed	Proposed Insured	11/20/20	11/22/20	
Amend Application	Completed	Proposed Insured	11/20/20	11/22/20	

Items per page: 10 1 - 6 of 9

- To provide information, click on the **Respond Now** button; a pop up message will appear indicating you will be redirected to the Advisor Portal
- Click **Continue**





The screenshot displays the Legal & General Advisor Portal interface. At the top, there is a blue header with the user's name "Hello, Darcy!" and a "Logout" button. Below the header, a white box indicates "You have pending action items. Please answer the questions below." The main content area is titled "Application Pending: Additional Info Required" and features a progress bar with four stages: "Application Submitted", "In Review", "Additional Info Required" (the current stage), and "Final Decision". Two policy tabs are visible: "Policy 1: OPTerm 20" (selected) and "Policy 2: OPTerm 30". The application details for Policy 1 include: "Term Life Application for Darcy Burge", "Policy #5060177223", "\$35,000,000", "Product: OPTerm 20", and "Quoted Premium: \$50.26 /quarter". A sidebar on the right lists personal information: "Owner: Nani Burge", "Insured: Darcy Burge", "Payor: Darcy Burge", "Beneficiaries: All lawful children equally (100%)", "Email: aktestd2@test.com", "Phone: (703) 730-6998", and "Mailing Address: 1700 6TH PL NW, BIRMINGHAM, AL 35215". The "Action Items (1 of 2)" section is highlighted with a red box and contains a text input field with the placeholder "Provide your answers with any details." and a "Submit" button, both also highlighted with red boxes. A "Pending since: 02/10/23" label is visible next to the input field.

- You will see all outstanding RTMs including the date they were requested
 - GA/advisor/client can respond to each RTM separately
- Responses are made in the **Action Items** section
 - If there are multiple RTMs the GA/advisor/client can navigate between pending items by clicking on the arrow next to the action item (< >)
- Once all information has been entered for a specific RTM click on **Submit**; you must click Submit to save the information before moving to the next RTM or exiting the portal

Advisor Portal (attaching documents)



The screenshot displays the Legal & General Advisor Portal interface. At the top, it says "Hello, Darcy!" and "You have pending action items. Please answer the questions below:". The main heading is "Application Pending: Additional Info Required". A progress bar shows the application status: "Application Submitted" (completed), "In Review" (completed), "Additional Info Required" (current), and "Final Decision" (pending). Below this, there are two policy cards: "Policy 1: OPTerm 20" and "Policy 2: OPTerm 20". The first card is expanded to show details for "Term Life Application for Darcy Burge" with a face amount of \$35,000,000. It lists the product as "OPTerm 20" and the quoted premium as "\$50.26 /quarter". To the right, the policy owner information is shown: "Owner: Nani Burge", "Insured: Darcy Burge", "Payee: Darcy Burge", "Beneficiaries: All lawful children equally (100%)", "Email: sktest2@test.com", "Phone: (703) 730-6998", and "Mailing Address: 1750 8TH PL NW, BIRMINGHAM, AL 35215". Below the policy details, there is a section for "Action Items (1 of 1)". One action item is highlighted with a red box: "Attach: SmokeTestOnline.Journey_1617383f02952f.jpg" and "Incomplete Email for RTM_S260177306.pdf". The "Pending since" is "02/10/23". At the bottom of the action items section is a "Submit" button.

- If you need to attach document(s) you can do so by clicking on the **Attach** button
- Select the document to be attached
- The document must be one of the following doc types only:
 - PDF
 - PNG
 - JPG or JPEG
 - If you attach a document not in one of these doc types you will get an error message 'doc type not supported'
- Please note: Once you click submit, you cannot get back into the Action Item to make additional edits.

Advisor Portal- Multiple Policies



Application Submitted In Review Additional Info Required Final Decision

Policy 1: OPterm 10 Policy 2: OPterm 10

Term Life Application for BETTYE CARR Policy #5100178137	\$12,000,000
Product OPterm 10	Quoted Premium \$42.59 bi-annually

Action Items (1 of 3) < >

This action item repeats across other policies. Your response will apply to all applicable policies.

Medical details needed for the client

PDF, png, jpg and/or jpeg only.

[Attach](#)

Pending since: 03/02/23

Provide your answers with any details.

Owner Bettye Carr	
Insured BETTYE CARR	
Payor Bettye Carr	
Beneficiaries Estate of Insured	100 %
Email user@example.com	
Phone (323) 756-8028	
Mailing Address PO BOX 772691 EAGLE RIVER, AZ, 99577	

- Multiple policies on the same insured, with the same requirements, will be completed across all policies
- GAs will see a message that explains the action item will update all policies.

Advisor Portal (all action items complete/Logout)



Legal & General

Logout

Hello,

Application Pending: In Review

Application Submitted In Review Additional Info Required Final Decision

✓ Policy 1: OPTerm 20 ✓ Policy 2: OPTerm 30

Term Life Application for Darcy Burge \$35,000,000
Policy #5060177223

Product Quoted Premium
OPTerm 20 \$50.26 /quarter

Owner
Nani Burge

Insured
Darcy Burge

Payor
Darcy Burge

Beneficiaries
All lawful children equally 100 %

Email
sktest2c@test.com

Phone

(

M

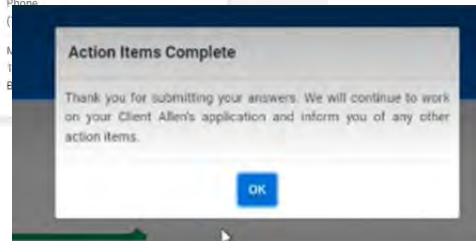
t

B

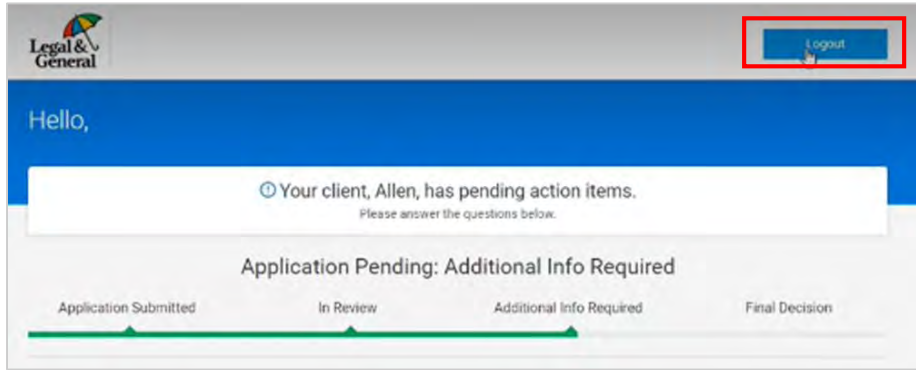
Action Items

There are no pending action items for this policy.

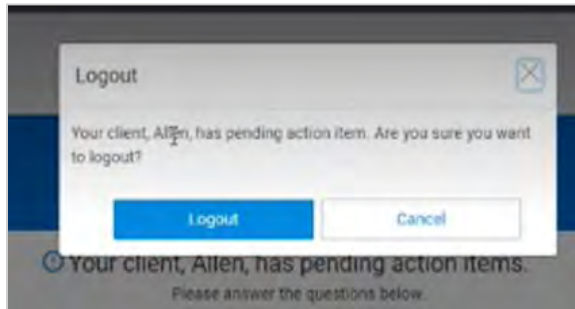
- Once all Action Items (RTM) are completed a pop message will automatically appear thanking you for submitting the information
- Click on **OK**
 - The file will move to 'In Review' status
- Click on **Logout** located at the top of the page to exit the portal



Advisor Portal (Additional Info required/pending action items)



- Once all information has been entered for an RTM you can click on **Logout** located at the top of the screen



- If you click on Logout and all RTMs have NOT been completed a pop message will appear asking if you're sure you want to logout
- Click **Cancel** to return to the portal and continue providing additional information or click **Logout**

Advisor Portal (Locked by Another User)



Action Items (1 of 2) < >

Document require for Beneficiary

PDF, png, jpg, jpeg and/or tiff only.

Attach

Provide your answers with any details...

Your client is currently editing this case.

Submit

Action Items (1 of 1) < >

Beneficiary document is require for policy 2

PDF, png, jpg and/or jpeg only.

Attach

Pending since: 02/24/23

Provide your answers with any details...

Your advisor is currently editing this case.

Submit

- Since the email is sent to the both the client & General Agency simultaneously it's possible you may see one of the following messages:
 - If the client is in already in the portal, you will see “Your client is currently editing this case.”
 - If the GA/advisor is already in the portal and the client tries to enter information, they will see “Your advisor is currently editing this issue.”

Application Manager (Done Editing)



You are now editing this case. [Done Editing](#)

#5060177616 WGP

Allen Burge - \$500,000 - Female - Age 37
Product: OPTerm30 Application #: 1000020405
Signed: 02/15/2023 Application Method: Digital
Assigned UW: Auto Underwriter Total Active & Pending Face Amount: \$500,000

Application Tracker

New Application Started Application Signed **Further Evidence Required** Underwriter Review Approved Offer Made Offer Accepted Fail Active

Requirements

2 of 2 Requirements Received

Requirement	Status	Created By	Ordered	Received	Received	Follow Up
RTM	Received	Proposed Insured	02/15/23	02/15/23		02/15/23
RTM	Received	Proposed Insured	02/15/23	02/15/23		02/15/23

Description
1) Medical Information Needed Gastroenterology 2) Information required for Colonoscopy

Amend Application

Decision

- You will be brought back to Application Manager
- The RTM status will now be marked as received
- Please be sure to click **Done Editing** at the top of page

Application Manager (Attachments)



The screenshot displays the RTM interface with a document preview on the left and details on the right. The document is titled "Banner Life Insurance Company Individual Life Insurance Application Part 2" and is a medical history form. The details section shows the overall trending decision as "Declined" and the total face amount as "\$1,400,000". The applicant's name is "DARCY BURNS" and the response was received on May 20, 2021, at 12:37 PM. The interface includes a sidebar with navigation icons, a top navigation bar with "Document" and "History" tabs, and a bottom navigation bar with "Pending", "Complete", "Save", and "Cancel" buttons.

RTM

Document History

RTM - Title of the task > Displaying 1 of 8 documents

CDF-Lab-Results.pdf

Banner Life Insurance Company Page 1 - ICC17-LIHM (9-17)
Individual Life Insurance Application Part 2

Section A: Medical History

1. Name of Proposed Insured Policy Number (if known)

First Middle Last

2. Date of Birth / / 3. Height ft. in.

4. Weight lbs.

4b. Has your weight changed by more than 10 lbs. in the past year? Yes No

4c. If yes, amount gained lbs. or amount lost lbs. and reason:
 Diet and/or exercise Pregnancy/Childbirth Weight loss surgery Illness/disease/injury
 Other

5. Primary Physician

Name of Physician or Facility

Address

Apt. Number City State Zip

Telephone () -

/ /

Date last seen Date of last full physical including blood tests

6. Physician Last Consulted (if same as Primary Physician, skip to Question 7)

Name of Physician or Facility

Address

Apt. Number City State Zip

Telephone () -

/ /

Date last seen Specialty

7. Health Insurer Company Name

Name

Plan Number Date coverage started

Legal & General

Banner Life Insurance Company, 325 Seventh Street, Newark, New Jersey 07102-1704 • 800-1-VISAGE • 866-1-LEGALGEN
ICC17-LIHM (9-17) Page 1

Details

Overall Trending Decision Declined

Total Face Amount \$1,400,000

Age 51

Gender Female

Description

Checking RTM

Received 05/27/20 2:00 pm

Created 05/27/20 2:00 pm

DA DARCY BURNS May 20, 2021 12:37 PM

Response from Advisor

Complete RTM test

Add a note

Pending Complete Save Cancel


- RTM documents that were attached can be seen when clicking on the RTM requirement

Email reminders



Page 1 of 1

From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Date: 02/10/23 10:41 AM
Subject: *LGASecure* Additional information needed from your client, Darcy Burge, 1000020085
Bcc: QaUat04@lgamerica.com



Legal &
General
BANNER LIFE

Writing Agent: Banner Life Insurance Company
Product: OPTerm

Application ID: 1000020085

Policy Number: 5060177234; 20-year term; \$35,000,000

Hello,

A gentle reminder... we still haven't received the additional information below from your client, Darcy Burge, to complete their life insurance application.

- Financial Justification
- Beneficiary - Justification for Beneficiary , Insurable Interest
- Business - Business Financials, Owner Clarification, Authorized Signatory Clarification

Please follow-up with your client before the opportunity to protect their loved one(s) expires in the next '19' days.

If you prefer to update Darcy's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

[Complete Missing Info](#)

Thank you,

Customer Support

Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM - 5:00 PM EST, Monday - Friday
OnlineApp@lgamerica.com

LogIn_preprod_25Jan2023.xlsx - Excel

- Reminder emails are sent 9 times if information is not received, approximately every other day
- An expiration date is included

Email reminders- Multiple Policies



Page 1 of 1

From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Date: 03/02/23 03:03 PM
Subject: *LGASecure* Additional information needed from your client, Bettye Carr, 1000102582
Bcc: QaUat04@lgamerica.com



Writing Agent: Raccuglia Financial Brokerage, Inc.
Product: OPTerm
Application ID: 1000102582

Policy Numbers:

- 5100178137: 10-year term; \$12,000,000
- 5100178138: 10-year term; \$12,000,000

Hello,

While we were reviewing Bettye Carr's life insurance application, we noticed the following additional information is needed:

Policy: 5100178137

- Financial Justification
- Purpose of insurance - Personal Insurance, Trust
- Rx - Medication details found

Policy: 5100178138

- Financial Justification
- Rx - Medication details found

If you're registered to use our Partner Dashboard website and prefer to update Bettye's application with the missing details on their behalf, please click the below link or use the 'My Business List' within the Partner Dashboard.

If you're not registered and would like to take advantage of the benefits using our Partner Dashboard website, simply click the below link. Then click 'Register' on the welcome page and follow the easy step-by-step guidelines. Once you're registered, you can quickly access your 'My Business List' to review your client's application.

[Complete Missing Info](#)

We also informed Bettye that the additional information needs to be provided for the application to be completed.

Thank you,

Customer Support

- An insured with multiple, linked, policies will see a notification to include all items needed in one email.

Final email reminder



Date: 02/07/23 01:54 PM
Subject: *LGASecure* Additional Info Needed Request- Final Reminder for George Brown, 1000020111
Bcc: QaUat04@lgamerica.com


Writing Agent: Banner Life Insurance Company
Product: OPTerm
Application ID: 1000020111
Policy Number: 5060177262; 25-year term; \$15,000,000

Hello,

We've made several attempts to notify your client, George Brown, regarding the below additional detail(s) needed to complete their application.

- Financial Justification
- Evidence Review Outcome - Physician Information found in Electronic Health Records
- Rx - Medication details found

Unfortunately, we have not received any response from them.

If you prefer to update George's application with the missing details on their behalf, please click the below link or use the "My Business List" within the Partner Dashboard.

[Complete Missing Info](#)

Please act quickly. If we do not receive the requested information within two days, the application will be withdrawn.

Thank you,

Customer Support
Banner Life Insurance Company | A Legal & General America Company
1-855-914-9115
8:30 AM - 5:00 PM EST, Monday - Friday
OnlineApp@lgamerica.com

- Final reminder to complete the RTM is sent to the GA and the client on day 24

Terminated Incomplete due to no response received



From: "Banner Life | Legal & General America"
To: webqa@lgamerica.com
Date: 02/07/23 01:57 PM
Subject: Your life insurance application is incomplete and has been withdrawn
Bcc: QaUat04@lgamerica.com



Your advisor: Banner Life Insurance Company
Your application ID: 1000020111
Your policy: 5060177262; 25-year term; \$15,000,000

Hello George,

Since we didn't receive the requested information needed to complete your life insurance application, we're withdrawing your application.

Please reach out to us at 1-855-914-9115 if you're still interested in life insurance coverage.

Thank you,

Customer Support

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

- If no response is received for the RTM within 26 days the application will closed, incomplete
- The number of days is based on the creation date of the latest RTM
- If you are able to obtain the information after the application is closed you can reopen the application, by utilizing the reopen tool.

Questions?



Thank You

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland 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. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. For broker use only. Not for public distribution. The Legal & General America companies are part of the worldwide Legal & General Group. For broker use only. Not for public distribution.

