

# BROKER GUIDE.

Banner and William Penn's agency-applauded AppAssist® program is designed to make it easy for you to facilitate the sale of our value-priced life insurance for America's families.



After you've done the hard work of selling the need, let us take it from there.

It's easy to submit an interview request online with e-Link™. And once we've taken the app, Voice-Signature and e-Delivery speed the process from underwriting to placement!

**BANNER. WILLIAM PENN.  
YOUR COMPANY FOR LIFE.™**



## OVERVIEW.

### **AppAssist® makes app completion easy.**

The Legal & General America AppAssist® program has been continually improved since inception, and is now regarded as the standard-bearer among tele-application programs in the industry.

We believe two tactics have ensured deeper and broader adoption of AppAssist®. First, we've been steadfast in our refusal to outsource the touchpoints that strengthen client relationships. Second, we've deployed the technology that makes our program the one you can count on to be easy to use.

AppAssist® shifts the administrative burden of application fulfillment and case management away from you and your agency, allowing you to concentrate on truly valuable activities - finding new clients and matching their needs with the right coverage.

The AppAssist® Program reduces the sales process to a simple electronic Request for Life Insurance Interview (RLI) to expedite the application process. The formal application and related forms are then completed via telephone interview by the Legal & General America Call Center.

### **AppAssist® can open doors to alternative distribution channels.**

Banks, savings and loan companies

Stock brokers

Regional wire houses

Internet or alternate distribution systems

Property and casualty firms

Worksite marketing

### **AppAssist® facilitates case management in a way that works best for your agency.**

The AppAssist® Program provides electronic status updates throughout the process so your agency is always informed of the case status. The electronic status updates are provided on a real-time basis at [www.LGAmerica.com](http://www.LGAmerica.com) and five daily feeds are sent to AgencyWorks (now iPipeline owned), EbixExchange and Oracle. The entire case package, including medical records, is sent by secure email to the general agent when the underwriting process is complete.

### **If your agency hasn't yet been approved for AppAssist®, start the process today.**

Talk with your general agent who can work with one of our regional wholesalers or marketing coordinators to get started.

## THE STEPS.

**Here's a step-by-step guide to the electronic AppAssist® process:**

- Broker submits Request for Life Insurance Interview (RLI) via e-Link™ or iGo
- Call Center conducts interview to complete formal application and related forms
- Client uses voice signature option to sign the application
- Client sent application package via secure email/mail for records
- Call Center orders paramed exam, inspection report and MVR and handles all case management
- Underwriting decision and case package, including medical records, sent to general agency by secure email
- Policy contract sent directly to client or agency via e-Delivery or mail
- Delivery requirements received and policy activated
- Broker receives email notification of commission deposit

RLIs can also be submitted using a paper form. See page 6 of this guide for specifics.

**Electronic status updates are available throughout the entire process:**

On a real-time basis at:

- [www.LGAmerica.com](http://www.LGAmerica.com)

And via five daily feeds to:

- Oracle
- EbixExchange
- AgencyWorks (now iPipeline owned)

# YOUR ROLE.

**Identify the need for life insurance.**

- Talk to the prospective applicant(s). Go to the learning center on our consumer website for an easy-to-use tool that helps calculate needs. <https://www.LGAmerica.com/newhowmuch.htm>
- Determine the term or universal life insurance product that meets the need:

	<b>Banner Life Insurance Company</b>	<b>William Penn Life Insurance Company of NY</b>
<b>Term</b>	OPTerm® 10, 15, 20 & 30 Life Value Term™ 20 & 30	Penn Term™ 10, 15, 20 & 30 Life Value Term™ 20 & 30
<b>Universal Life</b>	Life Choice UL™ Life Step UL™ Life Change UL™	Life Choice UL™ Life Step UL™ Life Change UL™

- You can login and download our “Products At A Glance” document located in the Marketing Forms section of our business website. This document summarizes product positioning, face amounts, issue ages, highlights, surrender charges, conversions and additional benefits, if applicable.

**Electronically complete the Request for Life Insurance Interview (RLI).**

- e-Link™ is a secure online tool.
- e-Link™ will walk you through the electronic submission of information on the proposed insured. Simply fill in the required fields as instructed.
- The proposed insured’s current health status and family history will determine the underwriting classification, which in turn determines the rate.
- e-Link™ verifies the premium for the plan selected as well as alternative level premium periods.
- A question about the proposed insured’s current life insurance will determine whether replacement forms must be provided in accordance with state regulations. If replacement forms are needed, these forms will be prepared by the Call Center and included with the application package sent to the proposed insured.
- If your client is eligible and you would like us to offer temporary insurance coverage please make a note in the remarks section.

**Transmit the Request for Life Insurance Interview to Legal & General America.**

- At the conclusion of the e-Link™ order simply select submit to transmit the clients’ data directly to the Call Center to begin the application process.
- e-Link™ transmits the client’s data directly to the Legal & General America Call Center to begin the application process. A PDF copy is sent by email to the general agency.

## YOUR ROLE.

### **Prepare the proposed insured for the interview and paramed exam.**

- It is to your advantage to be sure the proposed insured receives a copy of the “Thank you for your interest...” form available in PDF or JPEG format.
- We make every effort to schedule the interview on the day and time your client requested. If we can't accommodate that time, the Call Center will call right away to schedule another convenient time.
- Let the proposed insured know that he or she will be given the option to verbally sign the application by providing his or her social security number and email address. If the client does not opt for voice signature, the completed application package will be sent by mail to him or her to sign and return to Banner or William Penn.
- Explain that life insurance coverage is not in effect until the application is approved and all delivery requirements and the first premium payment have been received. Application approval is not guaranteed.

### **Encourage the proposed insured to take advantage of e-Delivery.**

- Your agency has to first opt in for E-Delivery to start this service
- 66% of clients who have this option, opt in for e-Delivery
- 88% of cases sent via e-Delivery are placed
- E-Delivery cases are, on-average, activated 15 days from issue vs a 30-day average for paper-delivered policies.

# A LOOK AT e-LINK™

There are two ways to get to e-Link™ and submit online Requests for Life Insurance Interviews.

**One** — Access e-Link™ via your agency’s unique URL address. Agents who submit requests this way do not have to be pre-appointed with Banner or William Penn. Paperwork to complete the appointment can be submitted during the new business process.

**Two** — Access e-Link™ using this address: <http://www.lgaappassist.com/rlogin.htm>  
To use this address, simply register as a user. You’ll need your agent number which means you must already be contracted and appointed with Banner or William Penn.

**e-Link™ is the fastest, easiest and most direct way to submit your RLI:**

- Guides you through the Request for Life Insurance Interview questions
- Helps estimate the underwriting classification
- Verifies premiums
- Submits the data directly to the Call Center to begin the application process
- Provides faster turnaround time from application to delivery

To see a demo of e-Link, go to: <https://demoappassist.lgaappassist.com/cgi-bin/rliipi.exe?ulogin=appassist&password=demosite&fid=log&fnd=0>

The image displays two overlapping screenshots of the AppAssist™ web application. The top-left screenshot shows the 'AppAssist™ Login' page with a navigation bar containing 'Contact Us' and 'Legal and Security'. Below the navigation bar, there is a login form with fields for 'User ID:' and 'Password:', and 'Logon' and 'Clear' buttons. A message below the form reads: 'Please enter your userid and password. Then click the Login button.' There are also two bullet points providing instructions for new users and those who have forgotten their credentials. The bottom-left screenshot shows the 'AppAssist™ Home' page for 'The Legal & General America Company', which includes contact information for Banner Life Insurance Company and William Penn Life Insurance Company. The top-right screenshot shows the 'AppAssist™ Home' page for 'Banner Life Insurance Company', featuring a 'Contact Us' navigation bar and a list of links: 'Request for Life Insurance Interview', 'Interview Archives', 'Customize Site', and 'Change Password'. It also displays the company's address and contact details.

## THE PAPER WAY.

### **Complete the Request for Life Insurance Interview form (LAA1297 or LAA1297WP):**

- Complete all of the risk evaluation questions so the request is complete.
- Applications for coverage that will replace life insurance already in force are subject to state regulation. If replacement is a possibility, answer "yes."
- Be sure to include your agent number and social security number as well as the name and agency number of the general agency you are representing. This will allow us to track your submission and will assure your agency is aware of the case.
- If your client is eligible and you would like us to offer temporary insurance coverage please answer "yes."

### **To make your premium quote more accurate:**

- Ask the potential applicant the Risk Evaluation questions.
- Please quote the recommended class. While the preferred plus class has the lowest rates, that price is not available to all applicants.
- Use of any nicotine product in the past 12 months means that Preferred or Standard tobacco classes are the lowest rates possible. Standard Plus or Standard Non-Tobacco may be available if the proposed insured quit at least one year ago.
- Height and weight information should be compared to the build charts for guidance in estimating underwriting class.
- Need help with premium calculations? Universal life and term quotes can be obtained by downloading Legal & General America's illustration manager software. Term quotes can also be run by selecting "Get A Quote" on our consumer website or calculated manually by using an OPTerm®, PennTerm™ or Life Value Term™ rate guide which is posted to our website.

### **To submit the paper RLI:**

#### **Banner:**

- You can email it to Banner-Submit@LGAmerica.com, or
- Fax it to 301.294.6960, or
- Mail it to Banner Life Insurance Company , 1701 Research Blvd., Rockville, MD 20850.

#### **William Penn:**

- You can email it to wmpennimages@LGAmerica.com, or
- Fax it to 516.229.3013, or
- Mail it to William Penn Life Insurance Company of New York, 100 Quentin Roosevelt Blvd., Garden City, NY 11530.

# THE INTERVIEW.

## The Interview

Submission of the Request for Life Insurance Interview through e-Link™ triggers the process to assign a policy number and make the data available to the Legal & General America Call Center. The Call Center is staffed by insurance professionals who make every effort to schedule the interview on the day and time your client requested. If we can't accommodate the request, the Call Center will call right away to schedule another convenient time for the interview. The interviewer will ask questions that will be used to complete an application for life insurance. The information on the application will ultimately be reviewed by an underwriter to determine qualification for the coverage requested.

In most cases, the interview takes about 35 minutes. It's important that the proposed insured has the following on hand:

- driver's license number
- the names, addresses and phone numbers of any doctors, hospitals or clinics visited within the past 10 years
- reasons for and dates of treatment
- the names of any prescription medicines
- other life insurance policies including company names, policy numbers and coverage amounts
- financial information including income, assets, liabilities and net worth

## The application is taken during the interview.

During the telephone interview the applicant will have the option to give verbal approval for us to begin underwriting the policy. This option eliminates the need for the application to be sent to the applicant for signature.

If the voice signature option is selected, the applicant will need to provide the Call Center with his or her social security number and email address. A copy of the completed application will be sent to the applicant via secure email for his or her records.

If the applicant does not elect to use the voice signature option, the application and further instructions will be sent via two-day delivery service after the telephone interview is completed. A postage-paid return envelope is included.

All of the information provided will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which is applied. Our corporate privacy policy can be found on our website at [www.LGAmerica.com](http://www.LGAmerica.com).



## PARAMED EXAM.

### The Paramed Exam

The Legal & General America Call Center will arrange for an abbreviated exam by a paramedical technician. The exam can take place in the proposed insured's home or office. The paramed vendor will call the client within 48 hours to schedule the exam. The exam results enable our ability to offer the most competitive rate possible for the life insurance policy.

The exam will include:

- measurement of height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

It is suggested that the proposed insured get a good night's sleep prior to the exam and, if possible, skip heavy exercise on the day it's scheduled. Best results are obtained if the proposed insured is relaxed and:

- does not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoids tobacco or caffeine products for at least one hour prior to the exam
- drinks a glass of water before providing the urine specimen

If voice signature is not utilized, the proposed insured must review the application and other forms he or she receives by two-day delivery service and return them to us as soon as possible to begin the underwriting process. After the paramed completes the exam, the results will be sent directly to the Call Center. The underwriting process normally takes two to four weeks. Life insurance coverage is not in effect until the application is approved, and any delivery requirements and the first premium payment have been received. Approval is not guaranteed.

## Q & A

### Does the agent need to be contracted/appointed before soliciting/submitting a Request for Life Insurance Interview?

No, as long as the agency has been set up in our system for AppAssist® processing and has requested and received a unique URL address for agency e-Link™ access. Unappointed agents can only submit interview requests via the agency URL address.

### How does the Risk Evaluation help the application process?

The Risk Evaluation helps to accurately define the underwriting risk class. This leads to 70-75% of applications being issued as applied for or better. Policy placement is improved because proposed insureds are quoted more accurate premiums at the time of application submission.

### How often will the Call Center attempt to contact the client?

Currently the Call Center will attempt to reach the client every third day until the interview has been completed or the maximum number of call attempts has been reached. If the case is closed due to the maximum number of call attempts reached, the client, agent or general agent can reopen it at any time by contacting us.

### How do I know the status of my client’s interview or formal case?

We provide real-time status on our website, and we send five daily updates to the general agency management systems(AMS): Oracle, Agency Works (now iPipeline owned) and EbixExchange.

### Who orders the abbreviated paramedical exams, attending physician statements (APSs) or inspection reports?

We will always order all exams, APSs, inspection reports etc. for the client.

### Who performs case management?

We will obtain any missing information directly from the client on the agent’s behalf. We will follow up with any vendors to ensure that exams and APS requirements are received in a timely manner. We also will follow up with the client to ensure he or she has received the application package and submitted any delivery requirements.

### Which products are available for AppAssist?

	OPTerm® / Penn Term™	Life Value Term™	Life Choice UL™	Life Step UL™	Life Change UL™
<b>Min. Face</b>	\$100,000	\$250,000	\$100,000	\$50,000	\$100,000
<b>Issue Age</b>	Age nearest birthday. 10 year: 20-80 (20-70 WA) <b>15 year:</b> 20-75 (20-65 WA) <b>20 year:</b> 20-70 non-tobacco 20-65 tobacco 20-62 OR, 20-60 WA <b>30 year:</b> 20-55 non-tobacco 20-50 tobacco 20-50 OR and WA	Age nearest birthday. 20 year: 25-70 30 year: 25-60	Age nearest birthday. All classes: 20-85	Age nearest birthday. All classes: 20-85	Age nearest birthday. All classes: 20-85

## Q & A

### Who is eligible for AppAssist®?

Those who meet the AppAssist® paramedical exam requirements below are eligible:

<u>Issue Age</u>	<u>Coverage Amount</u>
Up to 70	Up to \$5,000,000
71 & older	Up to \$500,000

### How do I know if my client does not qualify for insurance or decides to cancel?

We will send an electronic status that can be viewed at [www.LGAmerica.com](http://www.LGAmerica.com) or via AMS systems stating the date and reason for cancellation.

### How do I know if the interview was cancelled?

The general agent will be notified by email if the process was cancelled due to uninsurability of the proposed insured or if the client cancels at any time during the process.

### What else do I need to do?

Nothing! Just wait for the case to be placed and for your commission to be sent directly to your bank account via EFT if so selected.

## A FEW FACTS.

**Your general agency is your resource for answers to questions about Banner and William Penn life insurance policies or the AppAssist® process.**

**When in doubt, it's important to ask.**

If you have questions about coverage, premium payments or the underwriting evaluation process, please contact your general agency.

**Prospective applicants who have questions can call:**

The Banner Call Center at 800.839.5960

The William Penn Call Center at 800.526.5568.

Monday - Friday      8:30 am - 11:00 pm ET

**Banner and William Penn have more than 60 years of financial strength.**

Banner Life Insurance Company and William Penn Life Insurance Company of New York are subsidiaries of Legal & General America which is wholly owned by Legal & General Group Plc. Banner's home office is in Maryland. Its life insurance products are sold through independent life brokerage agencies in 49 states and the District of Columbia. Banner is not licensed to do business in New York and does not solicit business there. William Penn's home office is in New York; it is the only state where William Penn products are sold.

**Disclosure**

The risk evaluation is designed to provide a tentative premium classification based on a portion of the criteria used to make a final classification. Besides heart disease, diabetes and cancer, certain other medical histories may be of such importance to affect the classification you may ultimately receive. Participation in aviation or other hazardous avocations or sports may change the classification as well. Approval and actual rates will be based upon the entire underwriting process, including but not limited to, information provided on the application, examination, blood and urine test results, blood pressure and cholesterol readings, specific underwriting requirements and criteria. Please refer to the policy form for full disclosure of benefits and limitations. Forms and policy provisions may vary by state.

## PRODUCT SPECS.

### **OPTerm® and Penn Term™:**

OPTerm 10, 15, 20 and 30 are term life insurance policies issued by Banner Life Insurance Company, Urbana, MD. They are available in all states except NY. The policy form is RT-97; state variations may apply. Term Rider form AIR (1-11) and state variations. Term Riders are not yet approved in NY and therefore is not available for William Penn's Penn Term. In New York, Penn Term 10, 15, 20 and 30 policies are issued by William Penn Life Insurance Company of New York, Garden City, NY. The policy form is T-RC-IP/97. Banner does not solicit business in NY.

Policy descriptions are not a statement of contract; please refer to the policy form for full disclosure of benefits and limitations.

OPTerm / PennTerm 10 issue ages are 20-80. OPTerm / PennTerm 15 issue ages are 20-75. OPTerm / PennTerm 20 issue ages are 20-70 for non-tobacco classes and 20-65 for tobacco classes. OPTerm / PennTerm 30 issue ages are 20-55 for non-tobacco classes and 20-50 for tobacco classes. In the state of Oregon, OPTerm 20 issue ages are 20-62 and OPTerm 30 issue ages are 20-50. In the state of Washington, OPTerm 10 issue ages are 20-70, OPTerm 20 issue ages are 20-60 and OPTerm 30 issue ages are 20-50. Premium rates vary by coverage amount: \$100,000-\$249,999, \$250,000-\$999,999, \$1,000,000-\$1,999,999, or \$2 million and above. Premiums quoted include \$65 annual policy fee. Premiums are guaranteed to stay level for 10, 15, 20 or 30 years, respectively, and increase annually after initial guarantee period. OPTerm / PennTerm policies can be issued in Preferred Plus Non-Tobacco (no nicotine use in past 36 months), Preferred Non-Tobacco (no use in past 24 months), Standard Plus Non-Tobacco (no nicotine use in past 12 months), Standard Non-Tobacco, Preferred Tobacco And Standard Tobacco classes. OPTerm 10, 15, 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Two-year contestability and suicide provisions apply. Additional Insurance Riders, policy form AIR (1-11) and state variations, can provide temporary life insurance coverage for 10, 15 or 20 years after which coverage ceases. Term riders are not available in all states; issue ages vary from base plan. The Term Rider is not yet approved in NY and therefore is not offered with William Penn products. Waiver of Premium Benefit Rider, policy form # ICC09 WPTR and state variations, is available.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

### **Life Value Term™:**

Life Value Term 20 and 30 are term life insurance policies issued by Banner Life Insurance Company, Urbana, MD. They are not available in all states and products may vary by state. The policy form is RT-97; state variations may apply. In New York Life Value Term 20 and 30 policies are issued by William Penn Life Insurance Company of New York, Garden City, NY. The policy form is T-RC-IP/97. Banner does not solicit business in NY.

Policy descriptions are not a statement of contract; please refer to the policy form for full disclosure of benefits and limitations.

Life Value Term 20 issue ages are 20-70. Life Value Term 30 issue ages are 20-60. Premium rates vary by coverage amount: \$250,000-\$999,999, \$1,000,000 and above. Premiums quoted include \$65 annual policy fee. Premiums increase annually and are guaranteed for the term of the policy. Life Value Term policies can be issued in preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Life Value Term 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Two-year contestability and suicide provisions apply. Waiver of Premium Benefit Rider, policy form # ICC09 WPTR and state variations, is available.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

## PRODUCT SPECS.

### Life Choice UL™:

Banner's Life Choice UL is underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC09 UL09, UL-09 and state variations. Banner does not solicit business in New York. Partial surrender, policy form ICC11PSEnd and state variations. The partial surrender is not yet approved in NY for William Penn's Life Choice UL. William Penn's Life Choice UL is underwritten by William Penn Life Insurance Company of NY, Garden City, NY. Policy form # UL09. William Penn only does business in NY. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Choice UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Choice UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$100,000-\$249,999, \$250,000 and over. Access to account value will result in a surrender charge that is applicable during the first 14 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits.

Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change. The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans).

Signed illustrations are required for Life Choice UL. Specs as of 02.18.10. Two-year contestability and suicide provisions apply.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

### Life Step UL™:

Banner's Life Step UL is underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC10 U2010 and state variations. Banner does not solicit business in NY. Partial surrender, policy form ICC11PSEnd and state variations. The partial surrender is not yet approved in NY for William Penn's Life Step UL. William Penn's Life Step UL is underwritten by William Penn Life Insurance Company of New York, Garden City, NY. Policy form # ICC10 U2010. William Penn only does business in NY. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Step UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Step UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$50,000-\$249,999, \$250,000 and over.

## PRODUCT SPECS.

### Life Step UL™ continued:

Access to account value will result in a surrender charge that is applicable during the first 9 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits. Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change.

The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans). Signed illustrations are required for Life Step UL. Specs as of 11.01.10. Two-year contestability and suicide provisions apply.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

### Life Change UL™:

For all website disclosure:

Banner's Life Change UL is underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC10UL10 and state variations. Banner does not solicit business in New York. Partial surrender, policy form ICC11PSEnd and state variations. The partial surrender is not yet approved in NY for William Penn's Life Change UL. William Penn's Life Change UL is underwritten and issued by William Penn Life Insurance Company, Garden City, NY. Policy form # ULCH. William Penn only does business in NY. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Change UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Change UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$100,000-\$249,999, \$250,000 and over. Access to account value will result in a surrender charge that is applicable during the first 19 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits.

Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change. The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans). Signed illustrations are required for Life Change UL. Specs as of 12.13.10. Two-year contestability and suicide provisions apply.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.

# APPASSIST® FORMS.

Forms for AppAssist® can be found on our website [www.LGAmerica.com](http://www.LGAmerica.com).

After logging in, click on Forms and then the AppAssist® tab to see the AppAssist® materials.

## LICENSING

Both	LAA1690	AppAssist Appointment Instructions
Banner	ABSAA-AB	Agent/Broker Signature Authorization Addendum
Banner	ABSAA-GA	General Agent Signature Authorization Addendum
Penn	ABSAAABWP	Agent/Broker Signature Authorization Addendum
Banner	BK14	Financial Institution Employee Appointment App
Penn	BK14WP	Financial Institution Employee Appointment App
Banner	IGA	Institutional GA Agency Agreement
Penn	IGAWP	Institutional GA Agency Agreement

## PROGRAM

Both	Link on website logon page	<a href="#">e-Link Demonstration Site</a>
Both	LAA1691	HowTo Link to e-Link
Both	eLink-icon	e-Link desktop icon
Both	eLink - webgif	e-Link ad for agency website - graphic to link to agency's unique URL
Both	LAA1692PDF	"Thank you for your interest"- Consumer PDF
Both	LAA1692JPG	"Thank you for your interest"- Consumer Email JPEG
Banner	LP183	Electronic Funds Transfer Payment Options Form
Penn	LP183WP	Electronic Funds Transfer Payment Options Form
Both	LAA1689	AppAssist Flow Chart
Both	LAA1687	Broker Guide to AppAssist
Both	LAA1688PDF	AppAssist At a Glance PDF
Both	LAA1688JPG	AppAssist At a Glance JPEG
Banner	LAA1297	Request for Life Insurance Interview
Penn	LAA1297WP	Request for Life Insurance Interview