



LGA Third Party Application Submission | Applicant

Last updated December 2022

Submitting the Application



1. To begin the process, locate your preferred Legal & General carrier (Banner or William Penn) and select 'Quote'.

Start a quote...

State: * **Date of Birth:** * * * **Save Age**

Gender: Male Female **Smoker/Tobacco:** Yes No

Rate Class: * **Type of Insurance:** * **Face Amount:** \$ *

Carrier: **Product Name:**

Hide Non-Preferred Carriers **Sort Quotes By:**

Quick Quote

Fill in the information above to start your ExpressComplete



[Contact Us](#)

1 Personal information ▾

Proposed Insured

Please complete the highlighted information and select Next Steps ▶ to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
OPTerm 15 - 15 Year Term	\$150,000	Preferred Plus Non-Tobacco	\$117.99

Proposed Insured

Name MI Suffix

Date of Birth

Gender

Address

Primary Telephone Number - -

Primary Telephone Type

Secondary Telephone Number - -

Secondary Telephone Type

Email Address

Agent # Agent not contracted yet

Preview XML Preview Ticket

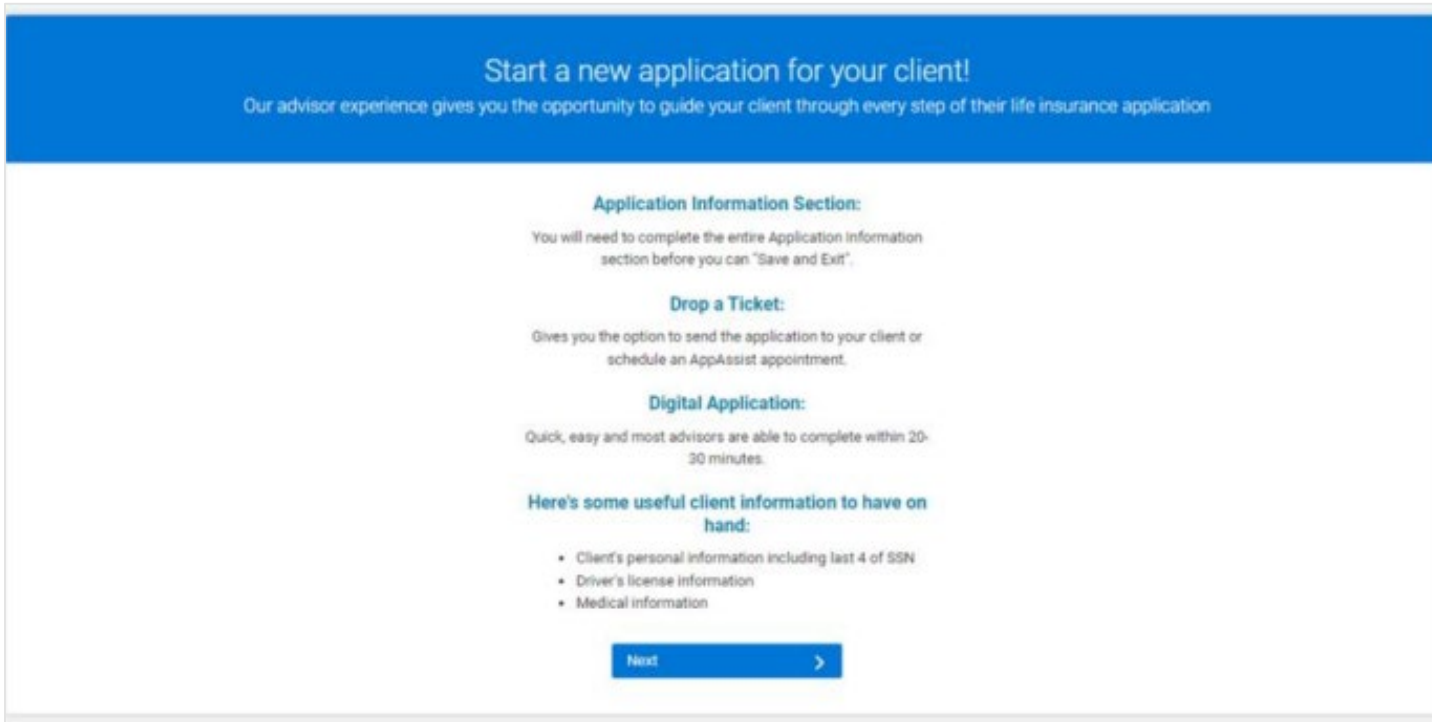
Next Steps ▶

- Complete all insured information on this screen, then hit "Next Steps".



Pro Tip

Once you move forward, you will be taken from Applicant into Legal & General's application landing page. It will look different and your Applicant ticket will show "Submitted". This just means that it has been submitted to LGA's platform to complete the process. An application has not been fully submitted to set up yet.



3. First, ensure all agent information is completed and accurate.
 - a. As you move through submission, you'll notice the lines along the left under Application Information will clear with green check marks in green circles.
 - b. To ensure the file is set up and begins processing, the agent must complete the Agent Attestation and hit "Drop Ticket" at minimum.



4. The client information page should be mostly completed with the information supplied on the Applicant platform.

- a. Please add the last four of the SSN and continue by clicking “Next”.
- b. **Important Note:** If any of the address of DOB information does not match our 3rd party ID verification, it will not allow advisor completed application but rather will drop as a ticket and require the client to complete. For this reason, ensuring all address/DOB/name information is correct is crucial.



The screenshot displays the 'Product Information' step of an application submission process. The interface includes a sidebar with navigation options: Application Information, Advisor Information, Client Information, Product Information, and Advisor Attestation. The main content area is titled 'Product Information' and contains a form with the following fields:

- Product:** 15 Years
- Purpose of Insurance:** Personal
- Coverage Amount:** \$ 150,000
- Underwriting Class:** Preferred Plus
- Table Rating:** -Select-
- Billing Frequency:** Monthly
- Term Riders:** 10 years, 15 years, 20 years (each with a \$ input field)
- Child Rider:** \$5,000, \$10,000, Not Interested (selected)
- Waiver of Premium:** Add Coverage, Not Interested (selected)
- Temporary Insurance Coverage:** Add Coverage, Not Interested (selected)

A 'Next' button is located at the bottom of the form, and a 'Premium Amount' of \$150,000 is displayed at the bottom right. A 'Cancel' button is visible in the top right corner of the application window.

5. Product information includes everything from face amount to riders requested.

- a. If the client wants more than one policy, this is the opportunity to submit multiple or bundled policies. Our system will match multiple dropped tickets and bundle them automatically.
- b. There is no way to duplicate policies or 'split' policies into multiple after application signature today.



General

Application Information ^

- ✓ Advisor Information
- ✓ Client Information
- ✓ Product Information
- Advisor Attestation**
- Continue Application

Your Policy v

About You v

Health History v

Advisor Attestation

We will rely on information provided by you. The answers to the questions you ask and collect from your client will be the basis for us to issue a life insurance policy. The answers you provide will be made a part of the policy. Every answer you provide to us must be truthful, complete and accurate to the best of your knowledge. As an advisor, your responsibilities include:

- Ensuring your client does not require a translator.
- Asking all questions exactly as presented, including scenarios where gender specific conditions must be asked to all clients.
- Making us aware of any information that would adversely affect your client's eligibility, acceptability, or insurability.
- Asking your client, the appropriate questions to ensure that the product, with the length and amount of coverage being applied for, is in the best interest of, and suitable for, your client.
- Ensuring you are a licensed life insurance agent in the state where your client lives. If you are not currently appointed, you will get appointed before the policy is finalized.
- Providing complete and accurate information in a timely manner, including all required forms (including any required notices)

By clicking the blue button below, you agree that:

You will work with your client to ensure that accurate and honest information is provided. You understand that if the wrong information is received, your client could miss out on the opportunity to obtain a life insurance policy.

You authorize Legal & General America to obtain any necessary administrative information order to complete this life insurance application. You understand that any information requiring action and/or advice from a licensed life insurance agent will be referred to you for before the application can be completed.

I Agree >

[Need Help?](#)

6. Please read through and click “I Agree” to move forward.
 - a. If an agent stops and saves/exits at any point through this screen, the ticket will NOT set up a case file with LGA but rather show only as a Submitted file through Applicant.
 - b. See notes on page 11 for how to access and complete in this scenario.

Application for

You can complete the entire application with your client, send it to the client to complete, or schedule an AppAssist Interview.

Continue along with your client

Use our quick and easy application – most advisors complete it within 30 minutes. Remember, your client must agree to our HIPAA authorization before starting the 'Health History' section.

[Continue Digital Application](#)

Give your client the control

This gives you the option to send the application to your client to complete independently or schedule a time for your client to complete their app over the phone with our AppAssist team.

[Send To Client Or Schedule Interview](#)

7. This is where agents have a choice as to how to proceed.
 - a. If they send to client, it will allow them (agency preference-based) to schedule an interview or just send a link to the client to complete. After this route is taken, LGA will receive the submission and set up a file. If anything is needed to continue the link sending to the insured, our Submit team will contact the GA.



The top screenshot displays the 'Client Information' form. A blue banner at the top states: 'is interested in \$100,000.00 of coverage for 10 years at \$9.43 bi-annually'. Below this, the form includes fields for Name (with a middle name optional), Gender (set to Female), Date of Birth (01/04/1980), Address (Address Line 1, Address Line 2 optional, City: BIRMINGHAM, State: Alabama, Zip: 35211), Last 4 digits of SSN, Email Address (user@example.com), and Phone Number (Home).

The bottom screenshot displays the 'Terms & Conditions and HIPAA Authorization' screen. It contains the following text: 'In order to be able to answer health questions on behalf of your client, they will need to provide authorization for the Terms & Conditions and HIPAA as well as agree to an Honesty Statement. By selecting their contact preference and clicking the Send to client button below, you will be sending a link to the client where they can authorize the necessary Terms & Conditions. Once they do so, you will be able to complete the Health History section.' Below this text, there are two radio buttons: 'Yes' and 'No'. A blue button labeled 'Send to client' is positioned at the bottom right of the text area.

8. If the advisor chooses to move forward with Advisor-Assisted application, they can complete the entire application, or just a portion. Whatever is not completed will redirect for the insured to complete.
 - a. As a reminder, if during this piece the insured identification information does not match our verification, it will allow two attempts before kicking out of advisor assisted application.
 - b. If this occurs, the link will send to the client to complete the journey.

Reopening Incomplete Tickets



Search

Case pool

- Start a quote
- Lead
- Pending
- Principaling
- Submitted**

Application Management

- User Administration
- Invitation Administration
- Blocking Management
- Agency Management
- Specifications

Reporting

- Submitted Cases
- Import Report
- Principaling Report
- Health Analyzer Completions
- Face and Premium Report
- Custom Reports

Password Change

Help

CRM / QMS / U*Complete Status	
	Action
	Action
	Action
	Action

9. If your advisor is unable to complete the drop ticket process, they are able to re-access today through Appicint to complete the drop ticket.
 - a. To access, select the “Submitted” option along the Appicint portal panel. Select “Action” button on the right side of the individual application.

✓ 1 Personal information ▾

Proposed Insured

Please select **Reopen The Interview** ▶ to reopen the interview.

Product	Face Amount	Rate Class	Annual Premium
OPTerm 30 - 30 Year Term	\$1,000,000	Standard Non-Tobacco	\$1,589.25

Proposed Insured ✓ section complete

10. As an agency partner, you can view to see where an agent left off by reopening the interview in read only status, offered in two places on the screen (pictured).

11. As an agent, the capability to reopen the interview is editable and will allow the agent to pick up where they left off to finalize submission.

Application Information ▾

- ✓ Advisor Information
- ✓ Client Information
- ✓ Policy Information
- Advisor Attestation**
- Continue Application

Your Policy ▾

About You ▾

Health History ▾

Advisor Attestation

We will rely on information provided by you. The answers to the questions you ask will be the basis for us to issue a life insurance policy. The answers provided will be made a part of the policy. Every answer you provide to us must be truthful, complete and accurate to the best of your knowledge. As an advisor, your responsibilities include, but are not limited to:

- Ensuring your client does not require a transferor
- Asking all questions exactly as presented, including scenarios where gender specific conditions must be asked to all clients
- Making us aware of any information that would adversely affect your client's eligibility, acceptability, or insurability
- Asking your client, the appropriate questions to ensure that the product, with the length and amount of coverage being applied for, is in the best interest of, and suitable for, your client.
- Ensuring you are a licensed life insurance agent in the state where your client lives. If you are not

EXAMPLE – DROP TICKET INCOMPLETE

I Agree ▶



Pro Tip

If the file shows a status in red when opening from the Action tab, the case is submitted and agent should defer to their agency contact for status on the file and next steps.



TIAA

You're eligible for free temporary insurance coverage while your application is being processed. Would you like to proceed with the next steps for this coverage?

i Temporary insurance is free of charge. Payment information is only needed to lock in coverage and will provide temporary life insurance from application submission to the time your policy is approved and active.

Please note: Your estimated premium is \$100.00/Quarterly. You will not be charged for the premium at this time.

Electronic Funds Transfer (EFT)
Once your information is verified, it will be used to make your premium payments with automatic bank drafts. Have peace of mind knowing you'll never miss a payment! EFT is available for monthly, quarterly, semi-annual or annual payments.

Credit Card
Authorize your credit card information for your temporary insurance coverage. We will never charge your credit card and we will not store your credit card information.

I'm not interested

[Next: Review and Sign >](#)

Thanks, Jonny! We've received your application.

Your temporary insurance has been applied.

What happens next?

Did you know?

- Today, your client can opt in or out of temporary coverage during the client journey.
- As long as the client qualifies and accepts the temporary coverage, they are covered and no draft will occur during case processing.
- Even if the ticket is dropped without specifications on TIAA, the client will still be offered the option during the journey!
- Please do not send any checks, we cannot accept checks for temporary coverage