



## The process is simple. Your peace of mind, immeasurable.

Thank you for choosing Legal & General America for your clients' life insurance needs.

### What happens now?

Your client should have received an email from us with a link to complete their life insurance application online. The process should only take about twenty minutes.

They will be asked questions about their medical and financial history. This information will only be used for insurance coverage consideration and will be kept confidential in accordance with our privacy policy. Encourage your clients to provide complete and full disclosure on their application for the smoothest process.

If your client chose to complete their application over the phone, they'll spend about forty-five minutes with an experienced interviewer. They will listen to a series of recordings, which provide the necessary authorizations required by their state before starting the life insurance application.

### A short medical exam

If necessary, your client may receive a call from Banner Life, a Legal & General America company, to schedule a free 30-minute medical exam. A trained medical examiner will take your client's height, weight, blood pressure and pulse; collect blood and urine; and possibly conduct an EKG; and/or complete a medical history report.

#### Exam preparation tips for your client

- Avoid strenuous exercise the day before
- Get a good sleep the night before
- Don't eat solid foods or drink alcohol eight hours before
- Don't use tobacco or drink caffeinated beverages one hour before
- Drink a glass of water one hour before

### Helpful documents to have on hand

While we can help you look up some of your client's medical and prescription history, it will help if they have some of the following information on hand during their interview. Inaccurate or lack-of this information may lead to a delay in processing time.

- Driver's license and Social Security numbers
- Names, addresses and phone numbers of doctors, clinics and hospitals visited in past ten years
  - You can obtain this information from your insurance carrier customer portal or directly contacting your doctor's office / hospital.
- Reasons for and dates of medical treatment
- Names of prescription medicines
- Other life insurance policies, including company names, coverage amounts and policy numbers
- Financial information, including income, assets, liabilities and net worth

If approved, you will only be allowed to digitally accept and pay for your policy. Only digital (EFT or credit card) payments are accepted at this time.

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, 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. The Legal & General America companies are part of the worldwide Legal & General Group. Voice Signature and eDelivery for AppAssist are not available in Connecticut. CN 03142022-3 (09.11.2023)

