

The Agent's Guide to



William Penn's AppAssist[®] program is designed to make it easy for you to facilitate the sale of high-quality, low-cost term life insurance.

Now available with  e-Link[™]

The "e-Link" logo consists of the word "e-Link" in a bold, sans-serif font. The "e" is lowercase and the "Link" is uppercase. To the right of the word "Link", there are several chevron-like shapes pointing to the right, creating a sense of motion or connectivity. A trademark symbol (™) is located at the top right of the word "Link".

For use by agents or
AppAssist staff only.



Step-By-Step Guide

- Submit agent contract/appointment to William Penn
- Agent completes interview request with client
- Submit Request for Life Insurance Interview (RLI)
- Call Center conducts interview with client
- Application package sent directly to client
- Call Center orders paramedic exam
- Application package returned to William Penn with client signatures
- Case management
- Underwriting decision
- Policy contract sent directly to client or agency
- Delivery requirements received and policy activated
- Agent receives commission

Electronic status updates are available every step of the way from:

- www.LGAmerica.com
- IIT QuickView
- E-Z Data Commerce Agency
- AgencyWorks



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Identify the need for life insurance.

- Talk to the prospective applicant(s). Find out if he or she has a specific coverage amount or period in mind.
- Determine the William Penn term insurance policy that meets the need: Penn Term™ 10, 15, 20 and 30 year plans are only available in New York.

Determine the Underwriting Class and premium by completing the Request for Life Insurance Interview.

- The proposed insured's current health status and family history will determine the underwriting classification, which in turn determines the rate.
- William Penn has five underwriting classes: preferred plus, preferred, standard plus, standard non-tobacco and standard tobacco. The preferred plus underwriting class has the lowest rates.
- E-Link is a secure online tool that will help determine the appropriate underwriting class.
- E-Link verifies the premium for the plan selected as well as alternative level premium periods.
- E-Link transmits the client's data directly to the Penn Call Center to begin the application process.
- If existing coverage will be replaced this program is not available.
- Do not accept cash or checks. Do not accept credit card information if the applicant is above age 70 or there is interest in coverage in excess of \$500,000.

Prepare the proposed insured for the interview and paramed exam.

- It is to your advantage to be sure the interested party receives a copy of the "Thank you for your interest..." form LAA1373WP available in PDF format to be printed and mailed, e-mailed or faxed. The form has also been printed as a brochure, LAA1374WP, which can be ordered through your general agent.
- Tell him or her to expect to hear from the William Penn Call Center the business day after the interview request unless a more specific time was requested on the form.
- 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.

Transmit the Request for Life Insurance Interview to William Penn.

- At the conclusion of the e-Link interview simply select submit.



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Submit the Request for Life Insurance Interview

online through 

AppAssist™ Login

[Contact Us](#) [Legal and Security](#)

Please enter your userid and password. Then click the Login button.

User ID:

Password:

- If you are a new user, please click [here](#) to get a User Identification and Password.
- If you have forgotten your User Identification and/or Password, please click [here](#).

The Legal & General America Companies Log
 Banner Life Insurance Company
 William Penn Life Insurance Company



William Penn
 Life Insurance Company of New York
... A Partnership for Life

AppAssist™ Home

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- ▶ [Request for Life Insurance Interview](#)
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William Penn Life Insurance Company April 28, 2006 - RLI-Options
 100 Quentin Roosevelt Boulevard
 Garden City, New York 11530
 1-800-346-4773
 www.wpenn.com



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The fast, easy and most direct way to submit your RLI:

- Easy access at www.LGAppAssist.com/rlilogin.htm
- Guides you through the RLI questions
- Helps estimate the underwriting classification
- Verifies premiums
- Submits the data directly to the William Penn Call Center to begin the application process
- Faster turnaround time from application to delivery

Electronic status updates are available every step of the way from:

- www.LGAmerica.com
- IIT QuickView
- E-Z Data Commerce Agency
- AgencyWorks

Completion of the Request for Life Insurance Interview:

- Ask every question so the request is complete.
- Specifications for Penn Term™ 10, 15, 20 or 30 can be found on the ratecard or by selecting "Term Rates" on www.LGAmerica.com.
- Credit cards can be used for initial payments only. If credit card information is recorded, client signature is required. Do not accept credit card information if the proposed insured is above age 70 or there is interest in coverage in excess of \$500,000.
- Do not accept cash or checks. If the client prefers to pay the first premium by check, payment will be requested when and if the application is approved.
- Be sure to include your agent number as well as the name of the general agency you are representing. This will allow us to track your submission.

To make your premium quotation more accurate:

- Ask the potential applicant the Risk Evaluation questions.
- The preferred plus class has the lowest rates. Be careful about quoting preferred plus; you may be setting expectations too high.
- Use of any nicotine product in the past 12 months means that standard tobacco class is the lowest rate 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.
- Check with your general agency if you need help with premium calculations. Premiums can be calculated manually using a Penn Term ratecard or on a PC using William Penn's Illustration Manager software.



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AppAssist[®] Checklist

Use this list to ensure that your responsibilities as the agent have been fulfilled.

- Complete the Request for Life Insurance Interview.
- Do not accept credit card information for interest in coverage in excess of \$500,000 or if the proposed insured is older than age 70. ONLY THE INITIAL PREMIUM can be paid by credit card. If this is the client's preference, the appropriate authorization forms will be sent at the time of policy delivery. Credit cards will not be charged until the application is completed, all delivery requirements are received and the policy is issued.
- DO NOT ACCEPT CASH OR CHECKS. If the client prefers to pay by check, payment will be requested when and if the application is approved.
- It is to your advantage to be sure the client receives a copy of the *Thank You for Your Interest...* form. The brochure version, LAA1374WP, can be ordered through your general agency. The LAA1373WP form in PDF format can be printed and given, e-mailed or faxed.
- Make sure the client understands that life insurance coverage is not in force until the application is approved and the first premium and any delivery requirements have been received. Application approval is not guaranteed.
- At the conclusion of the e-Link interview select submit at www.LGAppAssist.com/rllogin.htm.

For copies of this and other forms, ratecards or customer brochures, see your general agency, your general agency website or www.LGAmerica.com.



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The Interview

Once the Request for Life Insurance Interview is received by William Penn's home office, submission through e-Link triggers the process to assign a policy number and make the data available to the William Penn Call Center. The Call Center is staffed by insurance professionals who will call at the time and place specified. The person who calls will ask questions that will be used to complete an application for life insurance. The information on the application will ultimately be reviewed by a William Penn underwriter to determine qualification for the coverage requested.

In most cases, the interview takes only 30 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
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth

The Application

The completed application and further instructions will be sent to the applicant via a two-day delivery service.

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 William Penn's website at www.WPenn.com.

The Paramed Exam

The William Penn 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. It is scheduled approximately seven business days after the telephone interview. The exam results enable William Penn 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

Prior to the paramed's visit, the proposed insured should review the application and other forms he or she received by two-day delivery service and return to William Penn as soon as possible to begin the underwriting process. After the paramed completes the exam they will submit their results directly to Penn. The 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.



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Questions & Answers

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

Yes, the agent appointment process must be completed before a request is submitted since we use an agent's electronic signature on the application.

How does the Risk Evaluation help the application process?

The Risk Evaluation helps to accurately define the underwriting risk class. This leads to 80-90% of applications being issued as applied for. Policy placement is improved because proposed insureds are quoted more accurate premiums at the time of application submission.

How many times will the call center attempt to contact the client?

Currently the call center will attempt to reach the client every other day until contact is made or maximum number of call attempts are reached. If the case is closed due to the maximum number of call attempts reached, the case will be closed; however, the client can reschedule or reopen at a later date.

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

William Penn provides real-time status on our website, and we send daily updates to the general agency management systems (IIT, AgencyWorks and E-Z Data).

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

William Penn will always order all exams, APSs, etc. for the client. We currently use Portamedic for paramedical exams and EMSI for APS requests.

Who performs case management?

William Penn 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.



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Questions & Answers

Who is eligible for AppAssist?

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

Issue Age	Coverage Amount
≤ 50	Up to \$3,000,000
51 - 65	Up to \$1,500,000
66 - 74	Up to \$500,000

If a proposed insured's build will result in a Table 4 or higher rating he or she is ineligible for the AppAssist program.

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 on our website or the general agency management system 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.



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Your general agency is your resource for answers to questions about William Penn term 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 William Penn Call Center at **800.526.5568**.

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

William Penn has more than 50 years of financial strength.

William Penn Life Insurance Company of NY is a Legal & General America company, a wholly owned subsidiary of Legal & General Group Plc. William Penn is domiciled in New York. Its life insurance products are sold through independent life agencies in New York.

Important Information

Penn Term™ 10, 15, 20 and 30 are term life insurance policies issued by William Penn Life Insurance Company of NY, Garden City, NY. They are only available in New York. The policy form is T-RC-IP/97.

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

Penn Term™ 10 issue ages 20-75. Penn Term™ 15 issue ages 20-65. Penn Term™ 20 issue ages 20-60. Penn Term™ 30 issue ages 20-50. Premium rates vary by coverage amount: \$100,000-\$249,999, \$250,000-\$999,999 and \$1 million and above. Premiums quoted include \$50 annual policy fee. Initial premiums remain level for 10, 15, 20, or 30 years, respectively. After the initial level term period, premiums increase annually to age 80 and remain level thereafter. After the initial guarantee period, renewal premiums increase each year. Penn Term™ 10, 15, 20 and 30 can be issued in preferred plus non-tobacco (no nicotine use in past 36 months), preferred non-tobacco, standard plus non-tobacco, standard non-tobacco and standard tobacco rates. Substandard policies can be issued through Table 12, subject to underwriting discretion. Policies can be returned without obligation within 20 days of receipt.

This risk evaluation questionnaire 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.



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