



The Agent's Guide to AppAssist®.

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



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

For use by agents or
AppAssist staff only.



A Step-by-Step Guide to AppAssist

- 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
- EZ Data Commerce Agency
- Agencyworks



Your Responsibilities

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 life insurance policy that meets the need: Penn Term® 10, 15, 20 and 30 year plans are only available in New York.

Evaluate the coverage.

- 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 and standard non-tobacco and standard tobacco. The preferred plus underwriting class has the lowest rates.
- Use the Risk Evaluation section of the RLI (LAAI297) to get a preliminary estimate of the underwriting class.
- An ultimate decision to purchase the policy is affected by the entire buying experience. Be careful about quoting preferred plus; you may be setting expectations too high.
- Use a Penn Term ratecard or Illustration Manager for premium calculations. Both can be provided by your general agent, found on the agency website or accessed at www.LGAmerica.com.
- When in doubt, consult with your general agency.

Complete the simple Request for Life Insurance Interview form.

- The form (LAAI297WP) takes only minutes to fill out. Be sure to answer each question with complete information provided by the interested party.
- Client signatures are only required if credit card information for the first premium payment is recorded.
- Don't accept cash or checks. Don't accept credit card information if the applicant is above age 70 or there is interest in coverage in excess of \$500,000 .
- If existing coverage will be replaced this program is not available.

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 LAAI239WP available in PDF format to be printed and mailed, emailed or faxed.
- 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 two-page request form to William Penn.

- Send it by fax to 516-229-3084 or mail it to William Penn Life Insurance Company of New York, 100 Quentin Roosevelt Boulevard, Garden City, New York 11530.



AppAssist® Checklist

Use this checklist to make sure you've followed the steps that will streamline the AppAssist® process.



AppAssist® Checklist



Use this list to check that your responsibilities as the person who takes the request for life insurance have been fulfilled.

- Complete the Request for Life Insurance Interview form (LAAI297WP). This program is not available if existing coverage is being replaced. In addition, the client must be a US citizen or have a valid green card.
- Don't 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, include the required information on the request form and ask the client to sign it. Credit cards will not be debited until the application is completed, all delivery requirements are received and the policy is issued.
- DON'T 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 William Penn Call Center will also email a copy prior to its phone call. The brochure version, LAAI229WP, can be ordered through your general agency. The LAAI239WP form in PDF format can be printed and given, emailed 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.
- Fax both pages of the completed Request for Life Insurance Interview form (LAAI297WP) to 516-229-3084 or mail it to William Penn Life Insurance Company of New York, 100 Quentin Roosevelt Boulevard, Garden City, New York 11530.
- For copies of forms, ratecards or customer brochures, see your general agency, your general agency website or www.LGAmerica.com.



For agent use only.

LAAI230WP (5/05)

William Penn Life Insurance Company of New York, 100 Quentin Roosevelt Blvd, Garden City, NY, 11530

05-133

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



What Happens Next

It is to your advantage to give the “Thank you for your interest...” form to the interested party so he or she knows what will happen next.

- The content of the form is reproduced on this page.
- The LAA1239WP form is available in one-page PDF format which can be printed from our website and sent by mail, fax or email.
- The form has also been printed as a brochure, LAA1229WP, which can be ordered through your general agency.

The Interview

Once the Request for Life Insurance Interview form is received by William Penn’s home office, the facts provided will be recorded for tracking purposes and forwarded 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 interviewee has 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 a simple 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, 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:

- doesn’t 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. The paramed will verify identification, witness signatures on the forms and forward them to William Penn where underwriting will begin. 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.



Frequently Asked Questions

- 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 electronic signature.

- Do I always need to complete/submit the *Risk Evaluation*?

Yes, it is designed to easily determine a preliminary underwriting class to increase placement of the case. The Risk Evaluation is page 1 of LAA1297WP.

- How do I submit the *Request for Life Insurance Interview* form?

You can fax, email or send it via agency imaging system direct to William Penn.

- 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 for 2 weeks before canceling the request. At any time, 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 to our website, and we send daily updates to the general agency management systems (IIT, Agency Works and EasyData).

- 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.

- 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

- How do I know if my client does not qualify for insurance or opts 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.

- 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.



General Information

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 **1-800-526-5568**.

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

William Penn has more than 40 years of financial strength.

William Penn Life Insurance Company of New York 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 New York, 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, \$350,000-\$999,999 and \$1 million and above. Premiums quoted include \$50 annual policy fee. Initial premiums remain level for 10, 15, 20 and 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 (no nicotine use in the past 12 months), standard plus non-tobacco or 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. Forms and policy provisions may vary by state.