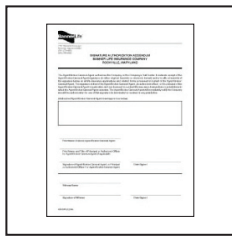


Banner Life's AppAssist Program

How it works . . .



Submit agent contract/
appointment to Banner



Agent completes Request for
Life Insurance Interview (RLI)



e-Link electronically submits
RLI to Banner Life Call Center



Call Center conducts interview
to complete application



Client uses voice signature
option to approve application



Client sent application
package via email for records



Call Center orders
paramedic exam



Call Center handles
case management



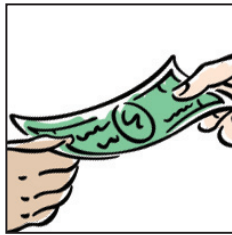
Banner makes
underwriting decision



Policy contract sent direct
to client or agency



Delivery requirements received
and policy activated



Agent receives
commission

Electronic status updates
are available throughout
the entire process:

- www.LGAmerica.com
- Skywire Software
(formerly IIT)
- E-Z Data Inc.
- AgencyWorks

