

## A BANNER LIFE AND WILLIAM PENN GENERAL AGENCY COMMUNICATION

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# FULL COMMISSIONS PAID ON APPASSIST

TO: ALL BANNER LIFE AND WILLIAM PENN GENERAL AGENTS  
FROM: HANK CUSHARD, VICE PRESIDENT, MARKETING  
DATE: JANUARY 14, 2008

Full commissions will now be paid on business submitted through the AppAssist program.

The compensation change is retroactive to January 1, 2008. Any interview requests(RLI's) or AppAssist formal applications received in our home office on or after that date which result in paid business will receive full compensation. The existing commission reduction will be eliminated for both Banner Life Insurance Company and William Penn Life Insurance Company of New York.

As you already know, AppAssist is a full service tele-underwriting program that transfers all of the administrative tasks associated with the application process and new business management to our in-house call center.

Highlights of the program include:

- Electronic submission of the RLI (Request for Life Insurance Interview) via e-Link.
- Full case management by in-house call center.
- Real-time case status and updates on [www.lgamerica.com](http://www.lgamerica.com).
- Voice signature for immediate submission of the formal application.
- Medical information sent electronically to the General Agent if the application is issued "other than applied for".

Contact your marketing coordinator to learn more about AppAssist.