



# eDelivery

Electronic delivery,  
signature and payment  
for you and your clients

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## Do it all from home with eDelivery

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Thanks to our partnership with **DocuSign**<sup>®</sup> and **PayPal**<sup>®</sup>, LGA's flexible and award-winning eDelivery solution lets your client sign and download policy documents – and pay first premiums online.

# eDelivery advantages

**Fast**

**Free**

**Easy**

**Complete**



**56%**

of LGA policies are eDelivered

A whopping

**200,000**

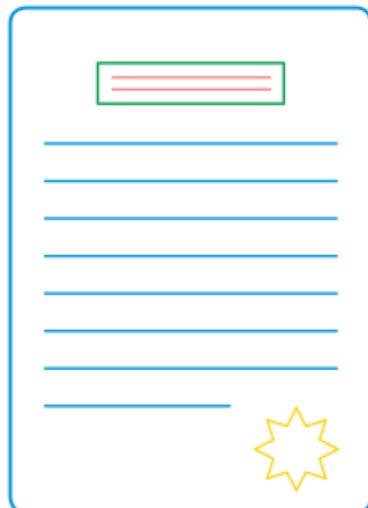
policies have been delivered  
since eDelivery started

# eDelivery options

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## Nonstop

- 1 The policy link is simultaneously sent to GA and your client
- 2 Your client can immediately sign policy documents



## Layover

- 1 The policy link is emailed to the GA
- 2 If GA approves the policy, it is delivered to your client for signature via eDelivery
- 3 If GA takes no action within 5 business days, the GA is removed as a signer and the policy will follow the Nonstop process.

# When to say “Yes!” to eDelivery



We have the insured’s  
email address



Insured is both policy  
owner and payor



The policy requires no  
special handling



There are no open delivery requirements  
except for Initial Premium Payment,  
Amendment, PAC Form, Good Health  
Statement and Delivery Receipt

# Save time and money with eDelivery

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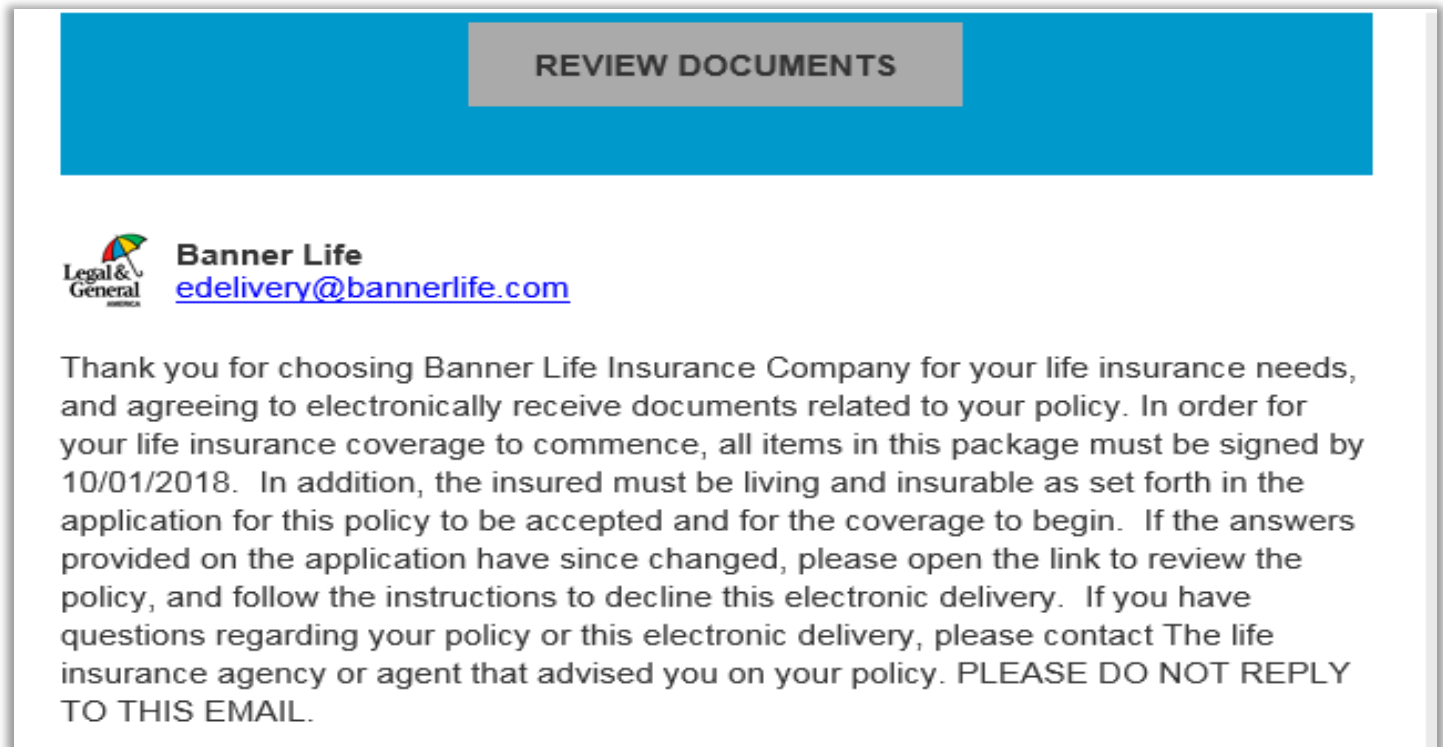
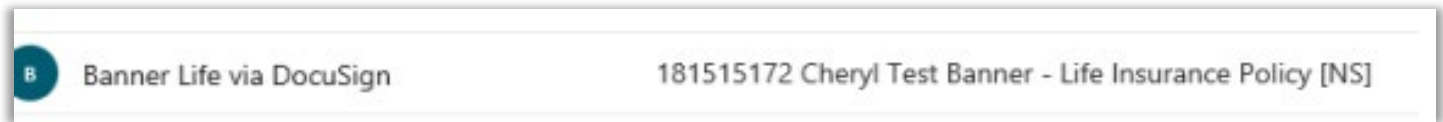
For more information, visit

[lgamerica.com/advisor/marketing/digital-tools](http://lgamerica.com/advisor/marketing/digital-tools)



# DocuSign Portal

1. Email to client comes from DocuSign System [dse@docusign.net](mailto:dse@docusign.net)
2. Appears in inbox as:
3. Select 'Review Documents'






# DocuSign Portal

4. Access code for proposed insured sent in a separate email

Please enter the access code to view the document

 **Banner Life**  
Banner Life Insurance Company


The sender has requested you enter a secret access code prior to reviewing the document. You should have received an access code in a separate communication. Please enter the code and validate it in order to proceed to viewing the document.


Access Code

[Show Text](#)

5. Continue to proceed

Please Review & Act on These Documents

 **Banner Life**  
Banner Life Insurance Company

 Powered by **DocuSign**

Thank you for choosing Banner Life Insurance Company for your life insurance needs, and agreeing to electronically receive documents related to your policy. In order for your life insurance coverage to commence, all items in this package must be signed by 09/10/2018. In addition, the insured must be identified favorably on death to the satisfaction of this contract by [View More](#)

Please review the documents below.

**Electronic Policy Delivery**

9/10/2018


Policy Number: 181515172  
Insured: Cheryl Test

Dear Policy Owner,

Congratulations on your decision to purchase life insurance with Banner Life. You are now part of the ever-growing group of policy owners who count on Banner Life to provide financial protection for the important people in their lives. Thank you for choosing us.

By signing below, you have agreed to electronically receive documents related to your policy. Please review your entire policy for accuracy and store it in a secure location. If you have any questions regarding your policy, please contact

The life insurance agency or agent that advised you on your policy.

 **Legal & General**  
AMERICA  
Banner Life Insurance Company  
3275 Bennett Creek Avenue  
Frederick, Maryland 21704


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# DocuSign Portal

## 6. Welcome letter

### APPENDIX

ts below. FINISH

  
Banner Life Insurance Company  
3275 Bennett Creek Avenue  
Frederick, Maryland 21704

**Electronic Policy Delivery**

9/10/2018

Policy Number: 181515172  
Insured: Cheryl Test

Dear Policy Owner,

Congratulations on your decision to purchase life insurance with Banner Life. You are now part of the ever-growing group of policy owners who count on Banner Life to provide financial protection for the important people in their lives. Thank you for choosing us.

By signing below, you have agreed to electronically receive documents related to your policy. Please review your entire policy for accuracy and store it in a secure location. If you have any questions regarding your policy, please contact

The life insurance agency or agent that advised you on your policy.

In order for your life insurance coverage to commence, all items in this package must be signed by 10/01/2018. In addition, the insured must be living and insurable as set forth in the application for the policy to be accepted and for the coverage to begin. If the answers provided on the application have since changed, please decline this electronic delivery of your policy.

To decline the electronic delivery of your policy, click this button:

Banner Life is financially strong, fiscally responsible and committed to the business practices that will ensure we will be here when you need us most. Our overall financial strength has been recognized by two independent rating organizations: A+ (Superior) from A.M. Best and AA- (Very Strong) from Standard & Poor's. We are committed to honoring the promises we make to customers like you. We are Your Company For Life.™

For more information about Banner Life or to access your policy online once it has been activated, we invite you to visit us at [www.bannerlife.com](http://www.bannerlife.com).

9/10/2018

# DocuSign Portal

## 7. Adopting the signature

### Adopt Your Signature

Confirm your name, initials, and signature.

\* Required

**Full Name\***  **Initials\***

**SELECT STYLE**

**PREVIEW** [Change Style](#)

DocuSigned by: Cheryl Test 9BF039348AD7432... DS CT

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN** **CANCEL**

# DocuSign Portal

## 8. The signature process

DocuSign Envelope ID: 94992887-8105-4718-8281-AF36C4C7ED24

BANNER LIFE INSURANCE COMPANY  
Frederick, Maryland

AMENDMENT TO APPLICATION

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PROPOSED INSURED - Cheryl Test  
FILE NUMBER - 181515172      DATE OF APPLICATION - 07/07/2019

THE BANNER LIFE INSURANCE COMPANY IS HEREBY AUTHORIZED TO AMEND THE APPLICATION IDENTIFIED ABOVE IN THE FOLLOWING MANNER:

Part 1 Question #3 shall read: 888-88-8888.

**NEXT**

IT IS AGREED THAT THIS AMENDMENT SHALL FORM A PART OF MY APPLICATION AND THAT A COPY HEREOF IS TO BE ATTACHED TO THE POLICY.

 \_\_\_\_\_  
Proposed Insured's Signature

\_\_\_\_\_  
Owner's Signature  
N/A  
7/22/2019

# DocuSign Portal

## 9. Payments – Monthly EFT

- Choose payment frequency
- Select Option 2
- Enter information
- Select FINISH

Senior Life Insurance Company  
200 Marshall Court Avenue  
Parsippany, NJ 07054  
908.261.1000  
www.seniorlife.com

10/25/2014  
eDelivery Payment Choices

Choose Payment Frequency

<input checked="" type="checkbox"/> Annual \$7.72	<input type="checkbox"/> Semi-Annual \$41.96
<input type="checkbox"/> Quarterly \$21.95	<input checked="" type="checkbox"/> Monthly \$7.03

Based on your selection of Monthly and the Policy Effective Date of 10/15/2014  
your total premium due now is **\$7.03**

Choose Payment Method - Do EFT every time and paper

Option 1 - Bill Back Amount on File  
Pay initial premium and all subsequent premiums with Bill Back amount on file. N/A

Option 2 - eDelivery  
Pay initial premium by an Electronic Funds Transfer (EFT) and automatically debit subsequent premiums from the account Available for all payment frequencies

Name of Financial Institution: Bank of America  
EFT Routing Number: 267082131 Account Number: 123456789

Option 3 - Credit Card or PayPal  
Pay initial premium by credit card or PayPal and pay subsequent premiums by credit card. Only available if you select Annual, Semi-Annual, or Quarterly payments. Credit Card information previously provided has not been changed.

Credit Cards are only available within Florida, California, Washington and South Carolina. Neither Credit nor Debit Card option is available for New Jersey.

Policy Owner Signature: John Doe Date: 10/25/2014

FINISH

# DocuSign Portal

## 10. Payments – Direct Pay or PayPal


- Choose payment frequency
- Select Option 3
- The PayPal payment box will launch

### Payment

Amount due: \$354.99

Name on Card: Cheryl Test

**Pay with PayPal**

The faster, safer way to pay 

**Pay with credit or debit card**

Card number:

Expiration date:  /


CSC:

[What is this ?](#)

**Pay Now**

APPENDIX

DocuSign Envelope ID: 94992887-8105-471B-B281-AF36C4C7ED24

 **Banner Life Insurance Company**  
3275 Bennett Creek Avenue  
Frederick, Maryland 21704  
800-638-8428  
www.LGAmerica.com

181515172  
**eDelivery Payment Choices**

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**Choose Payment Frequency**

Annual \$81.73  Semi-Annual \$41.68

Quarterly \$21.25  Monthly \$7.03

Based on your selection of Quarterly and the Policy Effective date of 08/12/2019,  
your **total amount due now is:**

**\$21.25**

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**Choose Payment Method - Go Green! EFT saves time and paper**

**Option 1 – Draft Bank Account on File**

Pay initial premium and debit renewal premiums from bank account ending in N/A

**Option 2 – Bank/EFT**

Pay initial premium by an Electronic Funds Transfer (EFT) and automatically debit renewal premiums from this account. Available for all payment frequencies.


Name of Financial Institution \_\_\_\_\_

ABA Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_  
(routing number typically located on bottom left of check) (must include dashes and spaces as they appear in your account number)

**Option 3 – Credit Card or PayPal**

Pay initial premium by credit card or PayPal and pay renewal premiums by check. **Only available if you select Annual, Semi-Annual, or Quarterly payments. Credit Card information previously provided has not been charged.**

Check Card is the only available option in Alaska, California, Maryland and North Carolina. Neither Credit nor Check Card option is available for New Jersey.



Policy Owner Signature \_\_\_\_\_ Date 7/22/2019

# DocuSign Portal

## 11. Payments – PayPal

- Enter credit card information
- Wait for payment authorization
- Select FINISH

Payment

Amount due  
\$21.25

Name on Card  
Cheryl Test

Pay with PayPal  
The faster, safer way to pay  
CHECK OUT WITH PayPal

Pay with credit or debit card

Please wait - transaction being processed ....


Expiration date [redacted] [redacted]

CSC [redacted]  
What is this ?

Pay Now

FINISH CANCEL

Payment



Payment Authorized

[Cancel Payment](#)

FINISH

# DocuSign Portal

- Option for client to save and download their policy documents
- Option to provide feedback on the purchasing and deliver process

Save a Copy of Your Document

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email  
cmilor@hotmail.com

Password

Confirm Password

Country  
-- select --

By clicking the 'SUBMIT' button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

- Electronically sign any document.
- Get signatures from others.
- Sign on the go with DocuSign Mobile!

**THANK YOU** for choosing  
Legal & General America.

We value your feedback. Please tell us about your buying experience so we can continue to improve our process.

Legal & General America...

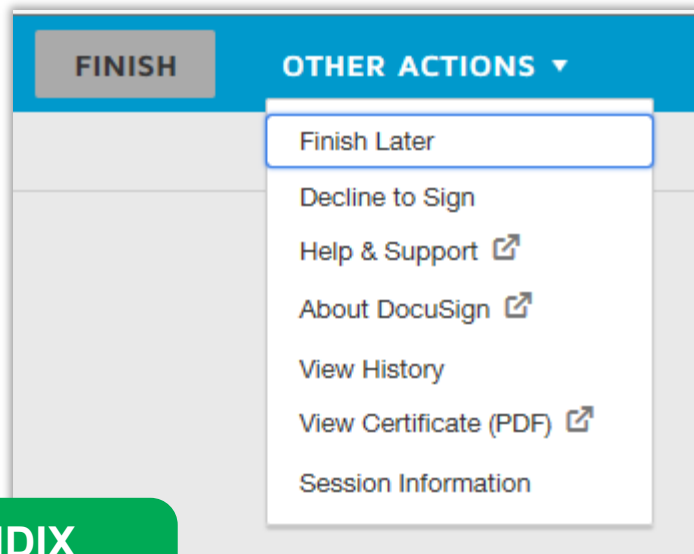
- ...insures the lives of over 1 million American policyholders.
- ...is financially strong. Rated A+ (Superior) by A.M. Best and AA- (Very Strong) by Standard & Poor's and Fitch.
- ...has a history more than 180 years strong. Our parent company, Legal & General was started in a London coffeehouse in 1836.



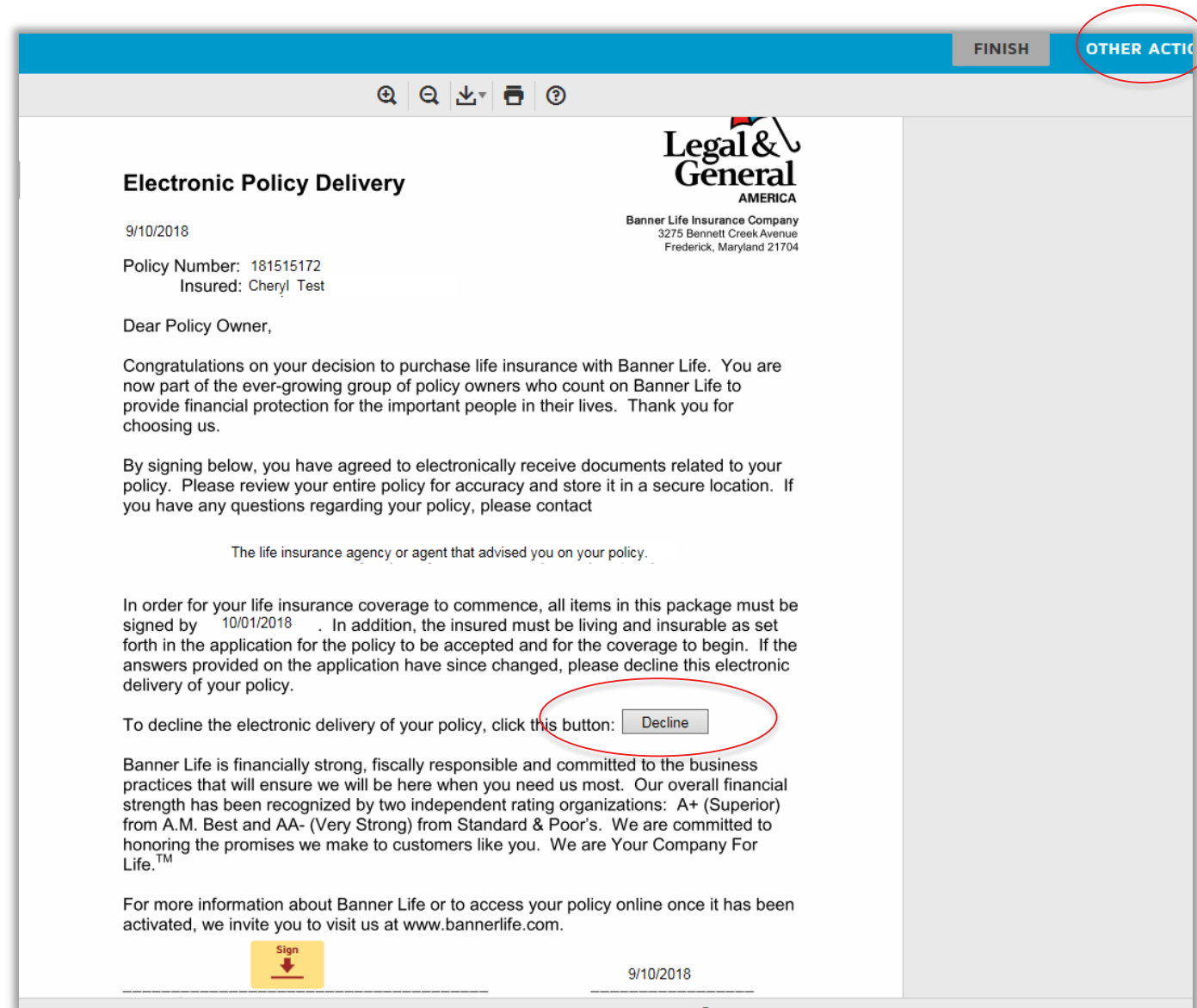
# DocuSign Portal

14. For Decline, follow steps 1 through 5

- Select 'Decline' or
- choose 'Other Actions



APPENDIX



# DocuSign Portal

### Caution

If you choose to continue, this document will be void and inaccessible to other signers.

To request changes to this document, please select **FINISH LATER** and contact the sender directly with your request.

**CONTINUE**    **FINISH LATER**    **CANCEL**

### Decline to Sign

**Please provide a reason for declining:**

500 characters remaining

I withdraw my Electronic Record and Signature Disclosure consent for this and all subsequent envelopes from this sender's company. Checking this box effectively dissolves this electronic signing relationship.

**DECLINE TO SIGN**    **CANCEL**

## You have declined to sign.

The sender has been notified that you declined to sign.

If you have any questions, contact the sender.

APPENDIX



**Thank you  
for your  
partnership**

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