

# **eDELIVERY TUTORIAL CUSTOMER VIEW**

**This tutorial shows the eDelivery process  
from the customer's point of view.**

## REVIEW DOCUMENTS



**Banner Life**

[edelivery@bannerlife.com](mailto:edelivery@bannerlife.com)

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

In addition, the insured must be living and insurable as set forth in the application for this policy to be accepted and for the coverage to begin. If the answers provided on the application have since changed, please open the link to review the policy, and follow the instructions to decline this electronic delivery. If you have questions regarding your policy or this electronic delivery, please contact The life insurance agency or agent that advised you on your policy. PLEASE DO NOT REPLY TO THIS EMAIL.

After clicking on the link below to review, sign, and make any necessary premium payment(s) you will be prompted for an ACCESS CODE.

Your access code will consist of up to the first 5 letters of your last name and the last four digits of your Social Security Number.

### Tips

- If your last name is less than 5 letters, use only the number of letters that apply. (example #1)
- If your last name contains a space or apostrophe do not include them. (example #2)

### Example #1

Last Name = Wong (Access Code = WONG1441)

Last Name = Ng (Access Code = NG4781)

### Example #2

Last Name = Van Ravensburg (Access Code = VANRA7852)

Last Name = McConnelley (Access Code = MCCON5555)

Last Name = O'Donnell (Access Code = ODonn1222)

# EMAIL.

The customer receives an email from DocuSign System (dse@docusign.net) appearing as “Banner Life via DocuSign” notifying him/her that the policy is ready for review.

## 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

I NEVER RECEIVED AN ACCESS CODE

Your access code will consist of up to the first 5 letters of your last name and the last four digits of your Social Security Number.

### Tips

- If your last name is less than 5 letters, use only the number of letters that apply. (example #1)
- If your last name contains a space or apostrophe do not include them. (example #2)

### Example #1

Last Name = Wong (Access Code = WONG1441)

Last Name = Ng (Access Code = NG4781)

### Example #2

Last Name = Van Ravensburg (Access Code = VANRA7852)

Last Name = McConnelley (Access Code = MCCON5555)

Last Name = O'Donnell (Access Code = ODONN1222)

# ACCESS CODE.

Before viewing the policy, the customer will need to enter an access code. This is a combination of the first 5 letters of his/her last name and the last 4 of his//her SSN.

Examples are detailed in the notification email the customer receives.

# CLICK CONTINUE TO PROCEED.

## Please Review & Act on These Documents



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 you. In addition, the insured must be living and insurable as set forth in the application for this policy. [View More](#)

Please review the documents below.

**CONTINUE**

**OTHER ACTIONS** ▾

### Electronic Policy Delivery



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

Policy Number:  
Insured:

Dear Policy Owner,

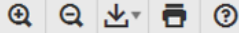
Congratulations on your decision to purchase life insurance with Banner Life. You are now part of the ever-growing group of policy owners who count on Banner Life to provide financial protection for the important people in their lives. Thank you for choosing us.

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

In order for your life insurance coverage to commence, all items in this package must be signed by you. 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: **Decline**

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 A+ (Very Strong) from Standard & Poor's. We are committed to



NEXT



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

### Electronic Policy Delivery

Policy Number:  
Insured:

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

In order for your life insurance coverage to commence, all items in this package must be signed by . 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).



**VIEWING  
THE POLICY.**

**The customer will be given a view of each page of his/her contract. The first document requiring a signature is the Welcome Letter.**

## Adopt Your Signature



Confirm your name, initials, and signature.

\* Required

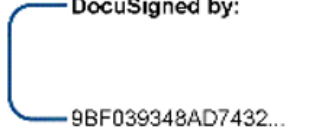
Full Name\*


Initials\*

### SELECT STYLE

#### PREVIEW

[Change Style](#)

DocuSigned by:  DS

9BF039348AD7432... 

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 (including 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

**ADOPTING THE  
SIGNATURE.**

**The customer will be  
asked to adopt the visual  
look of his/her signature.**

BANNER LIFE INSURANCE COMPANY

Frederick, Maryland

AMENDMENT TO APPLICATION

PROPOSED INSURED

FILE NUMBER

DATE OF APPLICATION

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

Part 1 Question #3 shall read:

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

N/A  
Owner's Signature

# SIGNING.

After adopting a signature,  
the chosen graphic will be  
used for each signature  
block after the customer  
clicks to sign.

### eDelivery Payment Choices

#### Choose Payment Frequency

Annual \$61.73  Semi-Annual \$41.06  
 Quarterly \$21.25  Monthly \$7.03

Based on your selection of Monthly and the Policy Effective date of 06/12/2019  
your total amount due now is:

**\$7.03**

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

Option 1 - Draft Bank Account on File

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

Option 2 - Bank EFT

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

Name of Financial Institution Bank of America, N.A.

ABA/Routing Number 011000128 Account Number 12345678901234567890  
Routing number typically located on bottom left of checks. Check number begins with zeros at the top of the 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 changed.

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

\_\_\_\_\_  
Policy Owner Signature Date

# PAYMENTS.

If paying by Monthly EFT billing, the customer will enter the account information and click Finish.

FINISH





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

### eDelivery Payment Choices

#### Choose Payment Frequency

- Annual \_\_\_\_\_  Semi-Annual \_\_\_\_\_  
 Quarterly \_\_\_\_\_  Monthly \_\_\_\_\_

Based on your selection of Quarterly and the Policy Effective date of \_\_\_\_\_,  
your **total amount due now is:**

**\$21.25**

#### 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 \_\_\_\_\_

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.

Sign  
↓

Policy Owner Signature \_\_\_\_\_

Date \_\_\_\_\_

NEXT

# PAYMENTS.

If not paying Monthly, the customer may select his/her modal billing frequency and payment method.

Paying Direct through credit card or PayPal is available as Option 3.


\* American Express or Discover Card are not accepted \*

# DIRECT BILLING

If Option 3 is selected, the PayPal window will launch. The customer can pay with his/her credit card or PayPal account. Once payment confirmation is received, the Finish button needs to be clicked.

> Pay with PayPal



The faster, safer way to pay

CHECK OUT WITH 

---

> Pay with credit or debit card

Card number


Expiration date mm  / yy

CSC   
What is this ?

Please wait - transaction being processed ....



Payment



Payment Authorized

[Cancel Payment](#)

## Save a Copy of Your Document

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




Email


Password

Confirm Password

Country

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!**



# SAVE DOCUMENTS.

The customer will be given an opportunity to create an account with DocuSign to store policy documents.

*\* This is not mandatory \**

The customer may also download or print the signed documents from this screen.

form 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:

Decline

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

# DECLINE TO SIGN.


If the customer chooses to decline to sign, he/she can provide a reason which will be returned to Legal & General America.


FINISH

OTHER ACTIONS ▾


Finish Later

Decline to Sign

Help & Support 

About DocuSign 

View History

View Certificate (PDF) 

Session Information

The customer may click Decline on the Welcome Letter, or select Decline to Sign from the Other Actions dropdown menu.

## 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

# DECLINE TO SIGN.

Once the customer provides a reason and clicks Decline to Sign, the DocuSign link is voided.

The customer receives a confirmation message.

A new link would have to be sent by Legal & General America in order to proceed.

## You have declined to sign.

The sender has been notified that you declined to sign.  
If you have any questions, contact the sender.