

## Using TeleLife with EZ-App<sup>SM</sup>

EZ-App is an intuitive, drop-ticket platform that provides a quick and easy way to electronically submit a pre-application to TeleLife.

### Key Features and Benefits of EZ-App

- Available 24 hours a day, 7 days a week.
- Built-in quote feature.
- Agent signature is electronically attached at the time of submission. (Client signature obtained at the time of the exam.)
- Immediate ability to complete application interview.
- Reduced data entry errors and not-in-good-order (NIGO) applications.
- Dynamic and adjustable fields based on client and policy information.
- Application turnaround time cut by 14 days.

### Submitting Business Using EZ-App

- Access EZ-App through your agency's dedicated EZ-App link.
- EZ-App will guide you through the submission process, prompting you for the necessary information at each step.
- Complete all sections of the application and applicant will need to provide the phone number(s) he or she is willing to use for completing the interview.
- Schedule the client's interview and provide the client with the toll free number, 888-800-6608, so they are aware of TeleLife's caller ID. They may also call in and complete their interview.
- Utilize the pre-submission review to edit any incorrect information.
- Agree to the Agent Attestation within the application. This will serve as your electronic signature.

### Conditional Coverage with EZ-App

If the applicant opts for conditional coverage, the agent will have the opportunity to request conditional coverage during the online submission. The initial payment for conditional coverage will be processed when the home office receives the application packet.

#### Do not request conditional coverage or collect premium if:

- Total amount of insurance will exceed \$1,000,000 or the applicant is over age 80.
- The applicant has a history of heart disease, stroke, or cancer within the last 5 years.
- The applicant plans to travel outside the United States within the next 60 days.
- The rate class quoted is higher than Table 2.

Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.

## Conditional Coverage with EZ-App

### Acceptable payment methods:

- Pre-authorized withdrawal from checking or savings account.
- Credit card for initial payment only (not available in Alaska). American Express®, Discover®, MasterCard®, and Visa® are accepted.\*

## After the Ticket is Submitted with EZ-App

- Prepare the applicant for the interview. Utilize the Applicant's Checklist to ensure the applicant understands the time and purpose of the interview.
- Provide the client with the toll-free number, 888-800-6608, option 1, to call and complete the interview.

## Confirmation and TeleLife Processing

- After the EZ-App pre-application is submitted, the agent receives an immediate confirmation including the policy number and a printable summary of all the information entered.
- The agency receives an instant email notification that an application has been submitted.
- Illustrations for universal life products are mailed directly to the applicant when a signature is required, with a return envelope, by Protective Life.
- Using the EZ-App online submission entry, the information is uploaded directly into the interview system and the client is contacted within 24 hours to complete the application interview. During the interview, the interviewer will place the exam order with the paramedical vendor.

Let's deliver on our promises. Together.

Insurance products offered through Protective Life Insurance Company, Nashville, TN.

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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value