

# TeleLife® EZ-App Online Pre-Application Entry Process

EZ-App is an intuitive, online application that provides you with a quick and easy way to electronically submit a pre-application to TeleLife. Log onto [www.protectivelifebrokerage.com](http://www.protectivelifebrokerage.com) to take advantage of the EZ-App Demo listed under Doing Business.

## Key Features and Benefits of TeleLife EZ-App

- Available 24 hours a day, 7 days a week.
- Built-in quote feature.
- Ability to save client information for a later submission.
- 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.

## Submitting your business through TeleLife EZ-App

EZ-App will guide you through the submission process, prompting you for the necessary information at each step:

- Go to [www.protectivelifebrokerage.com](http://www.protectivelifebrokerage.com), log in and select EZApp under the Doing Business heading.
- Start the application process by selecting the link “Quote and Submit Business” from the left menu bar.
- Decide on the Rate Guarantee and Rate Class for your client and click “Apply”.
- Complete all information, providing only the phone numbers a client is willing to complete the interview on.
- Utilize the pre-submission review to edit any incorrect information.
- Affix your electronic signature to the application information and to any applicable form presented. Do not print the forms and mail.
- Prepare the applicant. Utilize the Applicant’s Checklist to ensure they understand the purpose of the interview.
- Provide the client with the toll free number to call and complete the interview.

## Confirmation and TeleLife Processing

- The agent receives an immediate confirmation including the policy number and printable summary of all the information entered.
- The BGA receives an instant email notification that an application has been submitted.

- Illustrations for Universal Life products are mailed directly to the applicant, with a return envelope, by Protective Life. The agent receives a copy of the cover letter for their records.
- The client will be contacted by TeleLife within 24 hours to complete the application interview and schedule the paramedical exam. The agent/BGA is not to schedule the paramedical exam.

## Binding Coverage with TeleLife EZ-App

The agent will have the opportunity to request conditional coverage during the online submission. The initial payment for conditional coverage will be processed once 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.

### 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.\**

## Reprinting Confirmations

The agent has the ability to reprint the confirmation page at any time.

- Go to [www.protectivelifebrokerage.com](http://www.protectivelifebrokerage.com), log in, and select EZApp from the Doing Business heading.
- Choose the “Reprint Confirmations” link on the left.