

# TeleLife® Paper Pre-Application Fax Entry Process

The TeleLife paper pre-application is a one-page application designed to simplify the process for the agent.

The applicant's signature is not required on the pre-application. The signatures are obtained at the time of the exam, so you have the option to meet with your client face to face or over the phone.

## Submitting your business using the paper Pre-Application

- Go to **www.protectivelifebrokerage.com**, log in, and select **Apps and Forms** from the **Doing Business** heading.
- Choose the issue state to access and print the TeleLife fax paper pre-application and all state required forms.
- Complete all sections of the pre-application providing only the phone numbers a client is willing to complete the interview on.
- Complete any applicable replacement or other state required forms and sign where agent signature is requested.
- Complete Conditional Receipt/Temporary Insurance Agreement if client is requesting to bind coverage.
- Run/print full illustration if applying for a universal life product.
- Verify completeness. Paper Pre-Applications will be returned if missing:
  - Insured's Name, date of birth, or phone number.
  - Coverage amount (including all rider amounts).
  - Plan applied for.
  - State required forms (i.e. TIADB form, replacement forms, conditional receipt/temporary insurance agreement, full illustration).
  - Agent signature from any required forms.
- Fax paper pre-application and any applicable forms, with a coversheet, directly to TeleLife at 888.615.9619.
- Prepare the applicant. Utilize the Applicant's Checklist to ensure they understand the time and purpose of the interview.

## Confirmation and TeleLife Processing

- Agent receives a faxed confirmation that includes the policy number if a return fax number was provided on the cover sheet.
- Applicant 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 using the Paper Pre-Application

If the client would like conditional coverage, the agent must complete and sign a Conditional Receipt or Temporary Insurance Agreement and fax it with the pre-application directly to TeleLife.

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.
- **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.\**

## Important information regarding credit card processing

To request initial payment with a credit card, instruct the interviewer to collect the information during the interview by notating the Special Remarks section on the paper pre-application.

**Do not provide the credit card number on the paper pre-application.**

\* These are registered trademarks of American Express Company, MasterCard International Incorporated, Visa, and Discover Financial Services.