

TeleLife Helpful Hints

- When using the Paper Pre-application:
 - Applicable state required forms (including replacement forms), illustration and the conditional receipt/temporary insurance agreement must be faxed with the pre-application signed [at least] by the agent.
 - Use a coversheet when faxing the pre-application to TeleLife.
- When using EZ-App, no paper forms are required. Your signature will be captured electronically on all required forms.
- The issue state will be the state where the policyowner first signs the application.
- Customer preparation is key. Be sure to utilize the Applicant's Checklist to prepare your customer for the interview.
- Application interviews not completed after we have left five messages will be closed. Applications can be reopened at the customer's request, by calling 1-888-800-6608, option 1.
- Do not schedule the exam. TeleLife will order the exam once the interview is completed.
 - If previous exam results will be used, provide all details in the Special Remarks section of the pre-application.
 - Approved exam companies are: APPS, EMSI, ExamOne, Portamedic, and Superior Mobile Medics.
 - TeleLife will assign an exam company unless special instructions are requested on the coversheet and/or in the Special Remarks section of the pre-application.
- Status of the application is available throughout the process.
 - Writing Agents – For questions on status, contact your Protective Life Brokerage General Agency.
 - Sign up for the Push Email feature by updating your User Settings with the events you want to be notified of when they occur.



Birmingham, AL

PLAG.3255 (10.11)

For Agent/Broker-Dealer Use Only. Do Not Use With Consumers.

Quick Reference Guide



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What is TeleLife®

TeleLife is a proven system and streamlined process for submitting life insurance applications.

The process is as easy as 1-2-3:

1. You submit a Pre-application.
2. TeleLife contacts the client to:
 - Complete the full application.
 - Schedule the exam.
 - Ensure all paperwork is signed and returned.
3. You monitor status details throughout the process.

TeleLife Features and Benefits

- Flexible options to submit pre-application:
 - EZ-App online application.
 - Paper Pre-application (fax).
- Voice Authorization offered for early APS ordering.
- Cycle time reduced by 8 days, on average.
- Extended hours of operation for customer support.

TeleLife Contact Information

Address: Protective Life TeleLife

1707 N. Randall Rd., Ste 310

Elgin, IL 60123-9409

Hours of Operation: M-F 7:00am-8:00pm CT

Sat. 9:00am-2:00pm CT

Status: www.protectivelifebrokerage.com

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The Writing Agent

- **Pre-screen applicant** to provide a more accurate initial quote.
 - The Prequalification Questionnaire is an easy tool to use when determining the best rate class for a client.
 - The built-in quoting feature within EZ-App will help determine the right premium payment for the client.
- **Complete the Pre-Application** (Paper or EZ App).

Using EZ-App (online entry):

- All state required forms will be signed electronically during the submit process.

Using the Paper Pre-Application (fax entry):

- Include all required forms signed [at least] by the agent (i.e. TIADB form, Replacement forms).
- Include full Illustration if requesting a Universal Life product.

- **Collect initial premium** whenever possible via credit card request or automatic bank draft.

Using EZ-App (online entry):

- Indicate Conditional Coverage as being requested during the submit process and conditional receipt/temporary insurance agreement will be electronically signed.

Using Paper Pre-Application (fax entry):

- Complete Conditional Receipt/Temporary Insurance Agreement and send in with the pre-application signed [at least] by the agent.

Do not collect premium if the total amount of insurance will exceed \$1,000,000; if the client is over age 80; if there is any history of heart disease, stroke, or cancer within the last 5 years; the insured plans to be outside the United States within the next 60 days; or if the rate class quoted is higher than Table 2.

- **Prepare the customer** for the TeleLife process. Utilize the Applicant's Checklist to ensure they understand the purpose of the interview. Provide the toll free number for the client to call and complete the interview.
- **If using the Paper Pre-application, fax to the Brokerage General Agency.** If initial premium is collected, include copy with fax and mail originals to Brokerage General Agency.
- **Do not schedule the paramedical exam.** TeleLife will order the exam once the interview has been completed.
- **Be familiar with application status** – Contact your Protective Life BGA for all status updates.
- **Once the policy is approved,** deliver the policy to the client and collect any delivery requirements.

Electronic Policy Delivery is available with the TeleLife process.

The Brokerage General Agency

■ EZ-App (Online entry).

- Receive immediate email confirmation upon submission by the writing agent.
- Do not schedule the paramedical exam. TeleLife will order the exam once the interview has been completed.
- Check status at www.protectivelifebrokerage.com.
- Forward policy to agent.

■ Paper Pre-Application (Fax entry).

- Verify Completeness. Paper Pre-Application 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 are missing (i.e. TIADB form, replacement forms, conditional receipt/temporary insurance agreement, full illustration).
 - Agent signature on pre-application or any applicable required forms.
- Verify the agent is licensed in the state where the policy is to be issued and appointed in the restricted states.
- Fax Paper Pre-Application, any applicable forms and copy of any initial premium collected, with coversheet, to TeleLife (1-888-615-9619).
- Mail any initial premium checks with the conditional receipt/temporary insurance agreement to:

Protective Life TeleLife
1707 N. Randall Rd., Suite 310
Elgin, IL 60123-9409

- Do not schedule the paramedical exam. TeleLife will order the exam once the interview has been completed. If the agent/BGA orders the exam, Protective Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.
- Check status through the EZ-App Admin site at www.protectivelifebrokerage.com.
 - To identify TeleLife business, look for policies beginning with the letters "T" or "L".
- Forward policy to agent.

What happens after I submit to TeleLife?

TeleLife will contact the applicant within 24 hours of receiving the pre-application to complete the phone interview. (Contact occurs sooner when submitted via EZ-App.)

If applicant is not available, we will leave up to five messages with our toll-free number for the applicant to call (888.800.6608, Option 1).

■ Interview is completed over the phone.

- Average interview takes approximately 20 minutes.
- Information collected includes:
 - Application Part I.
 - Any applicable questionnaire.
 - Application Part II.

■ TeleLife schedules paramedical exam.

- Approved exam companies are: APPS, EMSI, ExamOne, Portamedic, and Superior Mobile Medics.
- TeleLife will assign an exam company unless special instructions are provided:
 - Preferred exam company listed on the coversheet or in the Special Remarks section of the pre-application.
 - Agent/BGA requested using specified exam company for all business.

- **Application is delivered** to client to review and sign, along with any questionnaires and state required forms.

- **Status information** can be found at www.protectivelifebrokerage.com.

When can I not use TeleLife

- Face Amount requested is greater than \$5,000,000.
- Application will have more than two policy owners.
- Applicant resides in Puerto Rico.
- Application is for a policy change.
- The proposed insured is younger than 18 years of age or older than 80.
- The applicant will be utilizing a Premium Financing option.
- The applicant is an active military personnel.
- The application is a trial/informal application.