

The Writing Agent

- ❑ Pre-screen applicant to determine the appropriate rate class (pertinent medical history, etc.).
- ❑ Complete the preliminary application (Paper pre-application or EZ-App).
- ❑ Notify applicant of the TeleLife process and make sure they understand the time and purpose of the interview.
- ❑ Acquire a signature on the paper pre-application for the TeleLife process whenever possible to help ensure the applicant is truly interested in pursuing the coverage. Signatures and money up front have proven to increase policy placement rates. Collect initial premium whenever possible via check or credit card (term products only).

Do not collect if the total amount of insurance (both applied for and in-force) with this Company will exceed \$1,000,000, or if the client is over age 65.

- ❑ Complete applicable state required forms (including replacement forms) when using the paper pre-application.
- ❑ Provide the applicant with the West Coast Life Insurance Applicant's Checklist.
- ❑ Complete conditional receipt (or temporary insurance agreement) when collecting premium or requesting credit card payment.
- ❑ Fax paper pre-application to the Brokerage General Agency (if initial premium collected, mail to Brokerage General Agent with a copy of the paper pre-application).
- ❑ Once the policy is approved, deliver the policy to the client and collect any delivery requirements.

Note: The writing agent does not order the paramed exam or any other requirements. Paramed requirements will be ordered as a part of the TeleLife process once the interview has been completed.

What is the TeleLifeSM Process?

- ❑ An innovative pre-application process with two options:
 1. Paper pre-application
 2. EZ-App
- ❑ A cost-effective streamlined process to complete and submit term life insurance applications.
- ❑ Enhances Agent/Broker productivity and provides improved profitability.
- ❑ EZ-App reduces submission time frames and guarantees completeness of the pre-application including replacement forms.
- ❑ Improves placement ratio.
- ❑ No cost or fees to the Agent/Broker.
- ❑ Extended hours for more customer support.

Note: With the TeleLife Process, all paper pre-applications must be sent to the Elgin office at the below contact information. Do not send paper pre-applications to any other West Coast Life office location as it will significantly delay processing time.

TeleLifeSM Processing Contact Information

- ❑ Phone Number: (888) 800-6608
- ❑ Fax Number: (888) 615-9619
- ❑ Email Address: telelife@wclife.com
- ❑ Address: West Coast Life Insurance
1707 Randall Road, Suite 310
Elgin, IL 60123-9409
- ❑ Hours of Operation: Monday-Friday 7:00am to 11:00pm CST, and Saturday 9:00am to 2:00pm CST.