



EZ-App Online Pre-Application Process

West Coast Life Insurance Company's EZ-App is the TeleLifeSM Processing online option to submit your term life insurance pre-application. EZ-App provides you with a quick and easy way to submit an online pre-application that has 24-Hour Access 7 days a week, uploads information directly into the interview system, and electronically attaches agent "signature" to the application. For a complete overview of the EZ-App submission process, please refer to the TeleLife Processing section on www.westcoastlife.com

Submitting your EZ-App business

To Log into EZ-App, please go to www.westcoastlife.com, log into the Agent Center, and click on the EZ-App link in the left navigation bar.

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

- ❑ Start the application by choosing the desired product
- ❑ Fill out applicant information and generate quote
- ❑ Enter beneficiary, owner, replacement and payment information (when applicable)
- ❑ If applicable, electronically sign any state required forms
- ❑ Notify the application of the TeleLife process to be sure they understand the time and purpose of the interview. Provide the TeleLife Processing Consumer Guide and Applicant's Checklist to the applicant by emailing directly from EZ-App!

EZ-App Processing

- ❑ After the EZ-App pre-application is submitted, agents immediately receive a confirmation page that includes the policy number and a printable summary of all the fields the agent entered during the EZ-App data entry process.
- ❑ The Level 5 BGA office will receive an instant email with the Agent's name and policy number that was submitted. The BGA will be able to access the EZ-App Administrative Site to review a copy of the information that the agent input into EZ-App during the data entry process.
- ❑ An interviewer will call the applicant within 24 hours to complete the next steps in the process.

Signed Forms

- ❑ **Agent Signatures** – The electronic signature of the agent is validated by use of a user id and password when the agent logs into the Agent Center at www.westcoastlife.com, and verified when the agent begins using EZ-App. Once the agent verifies that the information entered is accurate, the electronic signature will be applied to the information by clicking the "Continue" box. Any applicable state required forms will be presented to the agent for review with the client. Each form will need to have the electronic signature added by choosing the appropriate signature box.
- ❑ **Applicant Signatures** – The full life insurance application, along with any necessary state-required forms and premium payment authorizations are sent directly to the proposed insured. The paramed examiner will obtain specimens and signed forms, which are then sent overnight to the lab and West Coast Life for final underwriting decision. The issue state will be the state where the policyowner first signs the application.

Please note: For applicants completing their examination in North Carolina, regulations state that the paramedical examiner cannot sign as a witness. They can, however, obtain specimens and signed forms, which are then sent overnight to the lab and West Coast Life for a final underwriting decision. The applicant will need to have a witness signature prior to the scheduled examiner visit.

Paramedical Exam

TeleLife Processing will order the exam once the interview has been completed. The writing agent is not to schedule the paramedical exam for the applicant. If the agent orders the exam, West Coast Life will not cover the cost. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent.

EZ-App Online Pre-Application Process (continued)

EZ-App Admin Site

Agents and Level 5 BGA's will have access to the EZ-App Admin site through the left navigation menu after logging into the Agent Center on www.westcoastlife.com.

Agents

Agents will be able to see all of the information entered during the EZ-App submission process (for cases submitted 10/13/08 to current) and will have the ability to RePrint the EZ-App confirmation page.

Level 5 BGAs

The Level 5 BGA will be able to see all of the information entered during the EZ-App submission process (for cases submitted on 10/13/08 to current) with the ability to RePrint the EZ-App agent confirmation page.

The Level 5 BGA will also be able to add recipients to the EZ-App BGA Confirmation Email Notification.

Premium Information

Choosing the payment frequency that best suits your client's needs is important because the payment frequency is a factor used when generating the quote. Premium can be collected through the following methods:

Bank Draft

Available through Checking or Savings accounts. If client is paying premium by bank draft, we recommend the applicant choose the monthly payment mode. The pre-authorized check payment will be processed once the policy is approved and issued.

Credit Card

Accepted for initial payment only*: American Express, MasterCard, Visa, Discover. Please note that a credit card cannot be accepted for applications in the state of Alaska. The credit card authorization will be processed once the policy is approved and issued.

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Direct Bill

Unacceptable forms of payment include: Cash (or cash equivalent), Cashier's Check, Third Party Check, Money Order.

Binding Coverage

If the applicant is requesting to conditionally bind coverage, the following will need to be entered by the agent when submitting the EZ-App pre-application in order to be considered for Conditional Coverage:

- Paying Initial Premium via Bank Draft or Credit Card** - Agent must provide account information prior to completing the EZ-App submission process. The agent's electronic signature will be affixed to the Conditional Receipt or Temporary Insurance Agreement. The applicant signature will be obtained as part of the application delivery process.

Do not collect premium if:

- The total amount of insurance (both applied for and in-force) with this Company will exceed \$1,000,000
- The client is over age 65 (nearest birthday)

If the applicant chooses to provide you with a check for payment upon the submission of the EZ-App Pre-Application, the agent is responsible for completing a Conditional Receipt or Temporary Insurance Agreement and submitting to the Company with the payment check. Mail the check and Conditional Receipt or Temporary Insurance Agreement to:

West Coast Life Insurance Company
TeleLifeSM Processing Center
1707 Randall Rd, Suite 310
Elgin, IL 60123-9409

It is important to include the policy number from the Confirmation Screen on the check. We recommend including it on the memo line.