

TeleLife®

EZ-App Online Pre-Application Entry Process

EZ-App is an intuitive, online application that provides a quick and easy way to electronically submit a pre-application to TeleLife. Log onto www.myprotective.com to take advantage of the EZ-App Demo located in the “TeleLife” section under “Working with Protective.”

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.

Completing the TeleLife EZ-App

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

- Log onto www.myprotective.com and select **EZ-App** which is located in the “**TeleLife**” section under “**Working with Protective.**”
- Select “**Quote and Submit Business**” from the left menu bar.
- Select your client’s **level death benefit period and rate class** and click “**Apply**”.
- Complete all sections of the application and provide the phone number(s) the applicant is willing to use for completing the interview.
- Utilize the pre-submission review to edit any incorrect information.



[More information on reverse side.](#)

EZ-App Online Pre-Application Entry Process Continued

Binding Coverage with TeleLife EZ-App

If the applicant requests conditional coverage, the agent will have the opportunity to request conditional coverage during the online submission. 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.

Binding Coverage with TeleLife EZ-App

- 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.*

Submitting Your Business Through TeleLife EZ-App

- Affix your electronic signature to the completed application and to any applicable form(s) presented. Do not print the forms and mail.
- Prepare the applicant for the interview. Utilize the Applicant's Checklist to ensure the applicant understands the time and 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 a printable summary of all the information entered. The confirmation page can be reprinted at any time. Simply log onto www.myprotective.com and select EZ-App Admin from the "My Site Links" menu at the top of the page. Once in the admin site, choose the "Reprint Confirmations" link on the left.
- 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.
- Using the EZ-App online submission entry, the information is uploaded directly into the interview system and the client is usually contacted within 4 hours to complete the application interview. During the interview the interviewer will set the exam order with the paramedical vendor.

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

