

With One Life's TeleLife® program, you only have to spend a few minutes completing the one-page TeleLife preliminary application. You don't need to leave your office, you don't need to get client signatures, you don't need to meet face-to-face with the client - a few minutes and you're done! The TeleLife unit takes care of everything else. They call your client within 48 hours, and during the 15 minute long interview they also make arrangements for the paramed exam.

Your commission percentage is exactly the same - but your profit is much higher with TeleLife. You don't have to drive to meet with the client, sit with him/her, drive back to your office, photo copy and mail the application, order the paramed exam, double check to make sure the exam was done, etc. - all the busy work and expense associated with the traditional submission process is eliminated!

Quick Reference for One Life's TeleLife® Processing

Your (The Writing Agent's) Responsibilities:

- *Determine the need.* Buyers frequently have a specific amount of insurance in mind, depending on their needs. When customers want direction, a rule of thumb is five times current income, plus any outstanding debts.
- *Pre-screen the applicant.* Rates depend on the applicant's current health status. The more accurate the quote, the greater the customer satisfaction and the more likely the policy will be accepted. Premier rates are reserved for the healthiest applicants. To assist with an accurate quote, please use the Pre-Qualification Questionnaire (see Exhibit A).
- *Provide a quote.* Those of you without a PC can use the Calculation Worksheet (see Exhibit B) and a rate card. An Illustration Certificate (see Exhibit C) may be used in lieu of a signed illustration if a compliant illustration is not available at the time of application. A Vital Term rate survey spread sheet is not a compliant illustration. In states that have adopted the NAIC Model Illustration Regulation, for face-to-face sales, you should obtain a signed compliant illustration from the client when selling the Super T or universal life plans and send it to CPS with the TeleLife pre-application. One Life will send a compliant term illustration (for Super T only) directly to the policy owner at the time of policy issue. If the application is not taken in person, One Life will have the illustration certificate forms signed as part of the TeleLife pre-application process.
- *Complete the TeleLife pre-application* (see Exhibit D). Applicant signatures are not required on the TeleLife application if you are not face-to-face with your client. However, you should try to obtain them, since they can expedite the process and allow you to take a commitment (money) with the application.
- *Collect initial premium* where applicant's signature is obtained on the TeleLife application and conditional receipt is provided for face amount through \$500,000. Payment methods available include personal check or money order; pre authorized checking (PAC); or credit card. Premium Payment Options form (See Exhibit F) is required if client chooses PAC or credit card as method of payment.
- *Complete appropriate state replacement forms, if applicable.* Replacement forms and the ZKL 1058 disclosure form (see Exhibit E) are required in states that have not adopted the NAIC Replacement Model Regulation. If the state has adopted the regulation, only the replacement forms must be fully completed. If the state has no replacement rule, the ZKL 1058 form is required with the agent's signature.
- *Provide the applicant with the One Life Applicant's Checklist* (see Exhibit G). Notify applicant of the steps in the TeleLife process and make sure they understand the time and purpose of the TeleLife phone call.
- *Fax the TeleLife application to CPS* (if initial premium collected, mail the premium to CPS with a copy of the TeleLife application).
- *Deliver the policy to the client* and collect any delivery requirements. The process is complete when you deliver the policy to the applicant. Initial premiums or signatures may be required at policy delivery. Issued policies with outstanding premium/signature requirements expire at the end of 45 days from the date of issue. If a policy is not delivered in person, a policy receipt from the applicant is recommended. The free-look period begins with this policy delivery date.

Note: You (the writing agent) do not order the paramed exam or any other requirements. If you schedule an exam, the case no longer qualifies for the TeleLife process. The case will be returned. A Case Submission Checklist (see Exhibit H) is available for use as a reference.

Prior to submission of business, contact your CPS Marketing Rep for more information, or if you have any questions about One Life's TeleLife Processing Program. Once you have submitted business through this program, contact your CPS Case Manager if you have questions about a specific case currently in underwriting.

Other Notes:

- The TeleLife unit will make their first attempt to call your client within 48 hours, or whenever your submission instructs the best time/day to be. If there is no answer, they will try 24 hours later - they will do the same three times. If they get voicemail, they will identify themselves in the message left, and also leave the return phone number - then wait 48 hours before they try again - they will do this twice. If they don't get a response to the attempts, they will mail a postcard to the client detailing their attempts, and provide the return phone number again. TeleLife will then hold the submission for 6 months in case the client does eventually return the call.
- TeleLife was designed to be easier for you (not necessarily faster for the client), but Zurich Life has found that many times the result is a faster process. This is the result of the professional in-depth interview process the TeleLife unit has with your client. The reps are trained to ask for details.
- Signatures and money up front have proven to increase policy placement rates. Here are other reasons why you may want to collect a signature up front: 1) To speed processing time overall; 2) To accept initial premium; 3) To expedite ordering an APS, MIB, or MVR report, when required; 4) To help ensure that the applicant is truly interested in pursuing the coverage.

Reminders:

- If you (the writing agent) schedule the paramed on a TeleLife case, the application no longer qualifies for TeleLife. One Life will continue to process the app on a traditional basis only, and you will need to obtain a traditional application and follow up with requirements.
- The app state is determined by the state in which the TeleLife application is first signed. If the client signs the TeleLife application, the app state is the state where it was signed. If unsigned, the app state will be where the paramed visits and the full application is signed.
- Portamedic will be assigned by the TeleLife Call Center, unless special instructions for EMSI or APPS are given on the fax cover sheet and/or special requests box on the pre-app.
- TeleLife pre-applications that are not completed after Zurich Life has left two valid messages will be closed. The pre-applications can be reopened, at the customer's request only, if they call 1-888-800-6608, option 1.
- Applicable replacement forms must be faxed with the TeleLife pre-application. If not, the pre-application will be faxed back.
- A separate TeleLife pre-application needs to be completed for each Other Insured Rider or companion policy. Mark each pre-application accordingly.

CPS' Responsibilities:

- *Verify completeness of the TeleLife pre-application.* (TeleLife must return the pre-application if it is missing any of the following: the insured's name, date of birth and age, coverage amount, plan applied for, phone number, agent's signature, or fully completed replacement forms with appropriate signatures, with "Replacement" indicated on application.)
- *Verify agent is licensed in sensitive state(s).*
- *Fax TeleLife pre-application to One TeleLife - If cash with app, mail only the check to Premium Management Team.*
- *Receive fax confirmation of receipt within 24 hours.*
- *Provide timely online information to writing agent.*
- *Forward policy and commissions to writing agent.*

One TeleLife's Responsibilities:

- *Contact applicant usually within 48 hours of receiving TeleLife pre-application. If no live contact, will leave two messages and toll-free 888 number for applicant to call TeleLife Center.*
- *Complete TeleLife application interview over the phone. Upon contacting client (usually within 2 days), average interview takes approximately 10-15 minutes. During this time, all necessary requirements are ordered and the paramed visit is arranged with the client. Paramed exams are made with Portamedic, and usually scheduled within 7 business days.*
- *Send TeleLife application directly to the customer, along with any necessary state forms and premium option forms. This package is sent via Priority Mail*

Note: The examiner obtains specimens during the appointment and overnights them, along with the signed forms, to the lab. Results and paperwork are then forwarded to One Life for the underwriting decisions.