

TeleLife® Paper Pre-Application Fax Entry Process

The TeleLife paper pre-application is a one-page application designed to simplify the process for the agent.

The applicant's signature is not required on the pre-application. The signatures are obtained at the time of the exam, so you have the option to meet with your client face to face or over the phone.

Submitting your business using the paper Pre-Application

- Go to **www.protectivelifebrokerage.com**, log in, and select **Apps and Forms** from the **Doing Business** heading.
- Choose the issue state to access and print the TeleLife fax paper pre-application and all state required forms.
- Complete all sections of the pre-application providing only the phone numbers a client is willing to complete the interview on.
- Complete any applicable replacement or other state required forms and sign where agent signature is requested.
- Complete Conditional Receipt/Temporary Insurance Agreement if client is requesting to bind coverage.
- Run/print full illustration if applying for a universal life product.
- Verify completeness. Paper Pre-Applications 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 (i.e. TIADB form, replacement forms, conditional receipt/temporary insurance agreement, full illustration).
 - Agent signature from any required forms.
- Fax paper pre-application and any applicable forms, with a coversheet, directly to TeleLife at 888.615.9619.
- Prepare the applicant. Utilize the Applicant's Checklist to ensure they understand the time and purpose of the interview.

Confirmation and TeleLife Processing

- Agent receives a faxed confirmation that includes the policy number if a return fax number was provided on the cover sheet.
- Applicant will be contacted by TeleLife within 24 hours to complete the application interview and schedule the paramedical exam. *The agent/BGA is **not** to schedule the paramedical exam.*

Binding Coverage using the Paper Pre-Application

If the client would like conditional coverage, the agent must complete and sign a Conditional Receipt or Temporary Insurance Agreement and fax it with the pre-application directly to TeleLife.

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.
- **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.**

Important information regarding credit card processing

To request initial payment with a credit card, instruct the interviewer to collect the information during the interview by notating the Special Remarks section on the paper pre-application.

Do not provide the credit card number on the paper pre-application.

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