



West Coast Life
Insurance Company
A PROTECTIVE COMPANY

What is TeleLife®?

TeleLife is a proven, cost-effective streamlined process to complete and submit term life insurance applications. It was established in 1995 and was previously owned by Chase Insurance. West Coast Life acquired the TeleLife process in July 2006.

TeleLife was developed to enhance the agent/broker productivity and provide improved profitability and placement ratio.

How does TeleLife® work?

Agent Responsibilities

The agent can make the sale in person or over the phone. The agent then completes a short application.

EZ-App on-line form

- The agent can fill out an EZ-App, which is an online form. The EZ-app link can be found on the homepage of www.westcoastlife.com, and on the left navigation bar. The Agent can then submit the form electronically through the web.
- User ID= West Coast Life Agent Number (call United Underwriters for your number)
Password= 00 + last 4 numbers of Tax Id number/Social Security number
- If an agent uses this method, once the application has been submitted they will receive a policy number.
- The BGA Office will receive a summary e-mail at the end of the day with a list of all West Coast Life EZ-Apps.

Please note the following on TeleLife applications:

Initial Premium & Conditional Receipt Issue Rules

- Must be under 65 years old
- Total coverage applied for must be under \$500,000

Accepted Payment Methods

- Check
- Check-o-matic
- Credit Card (for initial payment only)

TeleLife® Responsibilities

Once the short application (EZ-App on-line form) has been submitted the customer will be contacted by a TeleLife trained insurance interviewer. The customer will assign the designated time to be contacted. There will be an approximate 20-minute medical and personal history interview. The interviewer will then schedule a paramedical exam appointment for the customer. The TeleLife interviewers will make 3+ calls per case, if still no contact we will send a postcard asking them to contact TeleLife.

TeleLife® Features & Benefits

- Application is completed during the telephone interview
- 75% of the interviews are completed within 5 days
- Reduces APS orders
- Reduces expenses
- Reduces not taken ratios
- No cost or fees to the Agent/Broker
- More sales
- More money

TeleLife Pre-Qualification Questionnaire

Your Guide to More Accurate Quotes

Applicant's Name _____

Date of Birth _____

1. Have you (proposed insured) used any form of tobacco (cigarettes, pipe, cigars, chew, nicotine gum, or patches) in the last:
 60 months Yes No *If "yes," Super Preferred is not available.*
 12 months Yes No *If "yes," Standard at best, tobacco rates will apply.*

2. Has insured ever been rated or declined for insurance?

Yes No

If so, why? _____

If "yes" quote should be based on Standard rate class. (You may want to contact your Broker General Agent before submitting as a TeleLife case.)

3. Height _____ Weight _____

If weight is within the limits on the table, you may quote the appropriate class. Weight outside of the table would qualify for Standard at best.

4. Have you ever been treated for high blood pressure?

Yes No *If "yes," Super Preferred is not available.*

5. Has any member of your family (parent or sibling) been treated for cancer, heart disease, or any cardiac related condition prior to age 60?

Yes No *If "yes," Super Preferred is not available.**

6. Has any member of your family (parent or sibling) died from cancer, heart disease, or any cardiac related condition prior to age 60?

Yes No *If "yes," Preferred is not available.**

7. Are you currently taking or have you been advised to take any prescription medications?

Yes No

If so, what type and why? _____

*Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.

West Coast Life Build Chart (07/06)

Height	Super Preferred Maximum	Preferred Maximum
4'8"		
4'9"		
4'10"		
4'11"		
5'0"	137	156
5'1"	142	160
5'2"	147	165
5'3"	152	170
5'4"	157	175
5'5"	161	178
5'6"	167	185
5'7"	171	190
5'8"	177	195
5'9"	182	200
5'10"	187	205
5'11"	192	211
6'0"	198	217
6'1"	204	224
6'2"	210	233
6'3"	216	238
6'4"	222	245
6'5"	227	252
6'6"	234	259
6'7"	240	267
6'8"	246	275
6'9"	253	283
6'10"	n/a	291
6'11"	n/a	300

Treatment for diabetes, cancer, heart disease, alcohol or drug abuse, a DUI/reckless driving conviction in last five years, or two or more moving violations in last three years preclude Super Preferred and Preferred.

Refer to the West Coast Life Underwriting Guide W-8507 (07/01/06), for an easy reference guide to our Super Preferred and Preferred rate classes.