



TeleLife®

## Quick Reference Guide

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value

For Financial Professional Use Only. Not for Use With Consumers.



# Using TeleLife®

Submit an application and TeleLife takes care of the rest: completing the interview, scheduling exams, ordering medical records and more.

## TeleLife Features and Benefits

- Submit tickets electronically or use the TeleLife EZ-Worksheet
- Client calls made within 24 hours
- Interviews conducted by Protective employees
- Extended hours of operation for customer support
- Voice authorization offered for early medical records ordering
- Clients can voice sign the application during the interview or e-sign following the interview
- Text message interview reminders available
- Overall cycle time reduced by 14 days!

## TeleLife Contact Information

- Protective Life Insurance Company  
PO Box 830619  
Birmingham, AL 35282-9358
- Hours of Operation:  
M – F 7:00 a.m. – 8:00 p.m. CT  
Sat. 9:00 a.m. – 2:00 p.m. CT
- Status: [myprotective.com](http://myprotective.com)  
Tel: 888-800-6608  
Fax: 888-615-9619  
Email questions: [teleshife@protective.com](mailto:teleshife@protective.com)

## Submit Business Using Your Preferred Application Platform

Available submission platforms include EZ-App<sup>SM</sup>, TeleLife EZ Worksheet, iGO, Affirm for Life, LifeSpeed, ExpressComplete and IXN.

Complete all sections of the application. Provide the phone number(s) the applicant is willing to use for completing the interview and the applicant's email address to allow for e-signature and Electronic Policy Delivery. Verify information prior to submitting.

## Opting for Conditional Coverage

If the applicant opts for 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 five 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:
  - Credit Card for initial payment only (not available in Alaska). American Express®, Discover®, MasterCard®, and Visa® are accepted.\*
  - Pre-authorized withdrawal from checking or savings account.

## What to do After the Pre-Application is Submitted

- Prepare the applicant for the interview using the Applicant's Checklist.
- Provide the client with the toll-free number, 888-800-6608, option 1, to call and complete the interview.
- Agents can opt their clients in to receive TeleLife text message reminders. These text messages will include TeleLife's toll-free number and hours of operation.

## Information Regarding the Paramedical Exam

When submitting pre-applications, BGAs and agents should not schedule the paramedical exam. Instead, TeleLife will contact the applicant within 24 hours to complete the application interview and schedule the paramedical exam (if needed).

- Approved exam companies: APPS, EMSI and ExamOne.
- TeleLife will assign an exam company unless special instructions are requested in the Special Remarks section of the online submission. Agents and BGAs can also specify a preferred exam company for all of their business.

## Confirmation and TeleLife Processing

- After pre-application submission, the ticket will automatically be sent to TeleLife to begin the interview process.
- Illustrations for universal life products are mailed directly to the applicant, with a return envelope, by Protective Life.
- To obtain copies of the APS and paramedical exam, log in to the Pending Business dashboard via MyProtective.

## Important Information for the BGA

- If the ticket was submitted through Protective's EZ-App<sup>SM</sup> platform, the BGA will receive immediate email confirmation containing the agent's name and the policy number when an application is submitted.
- Check status at [myprotective.com](http://myprotective.com).
- Policies will be mailed directly to the BGA if Electronic Policy Delivery is not selected.

Let's deliver on our promises. Together.

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