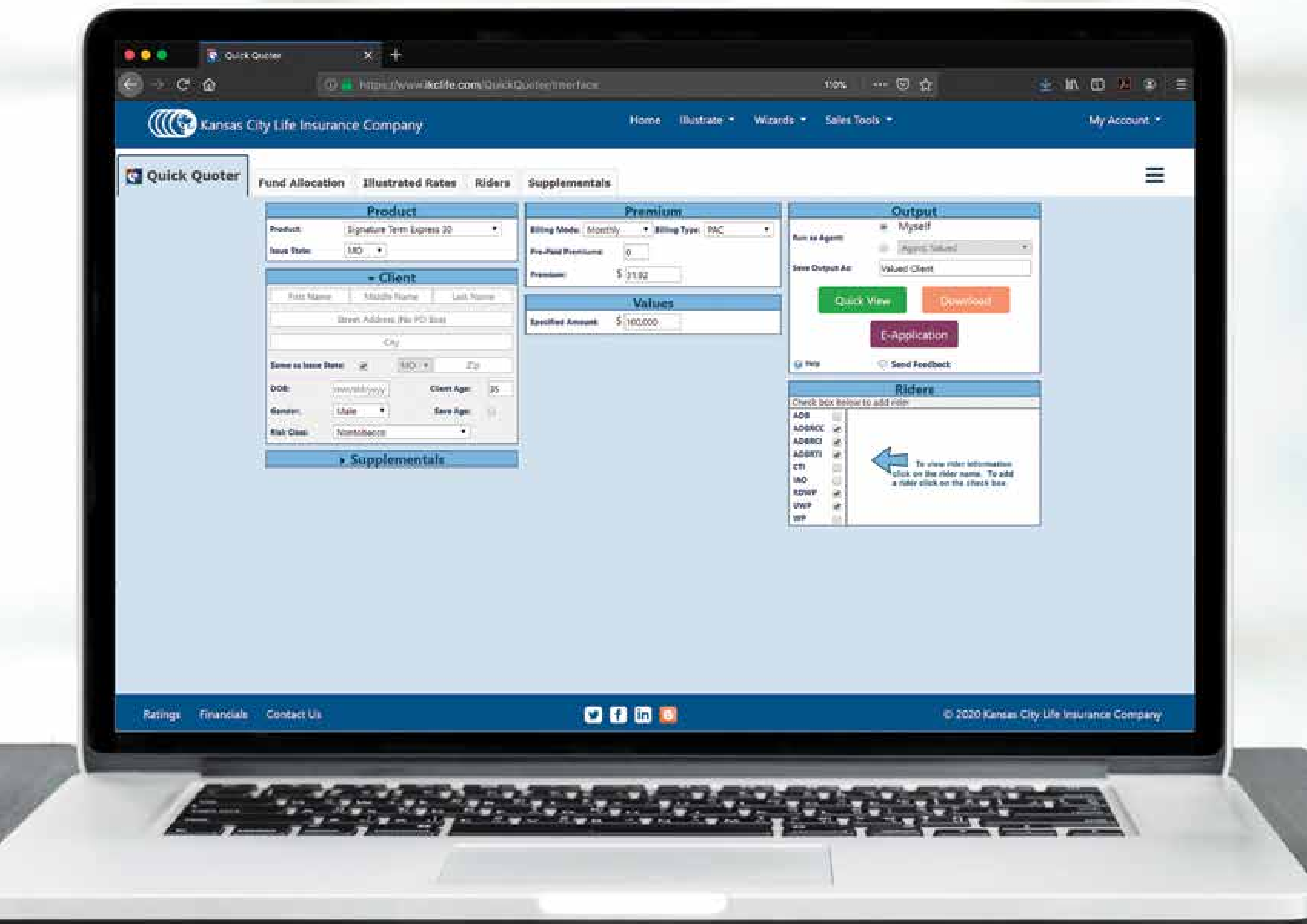
Kansas City Life Insurance Company's Signature Term Express E-App Agent Guide

KANSAS CITY LIFE

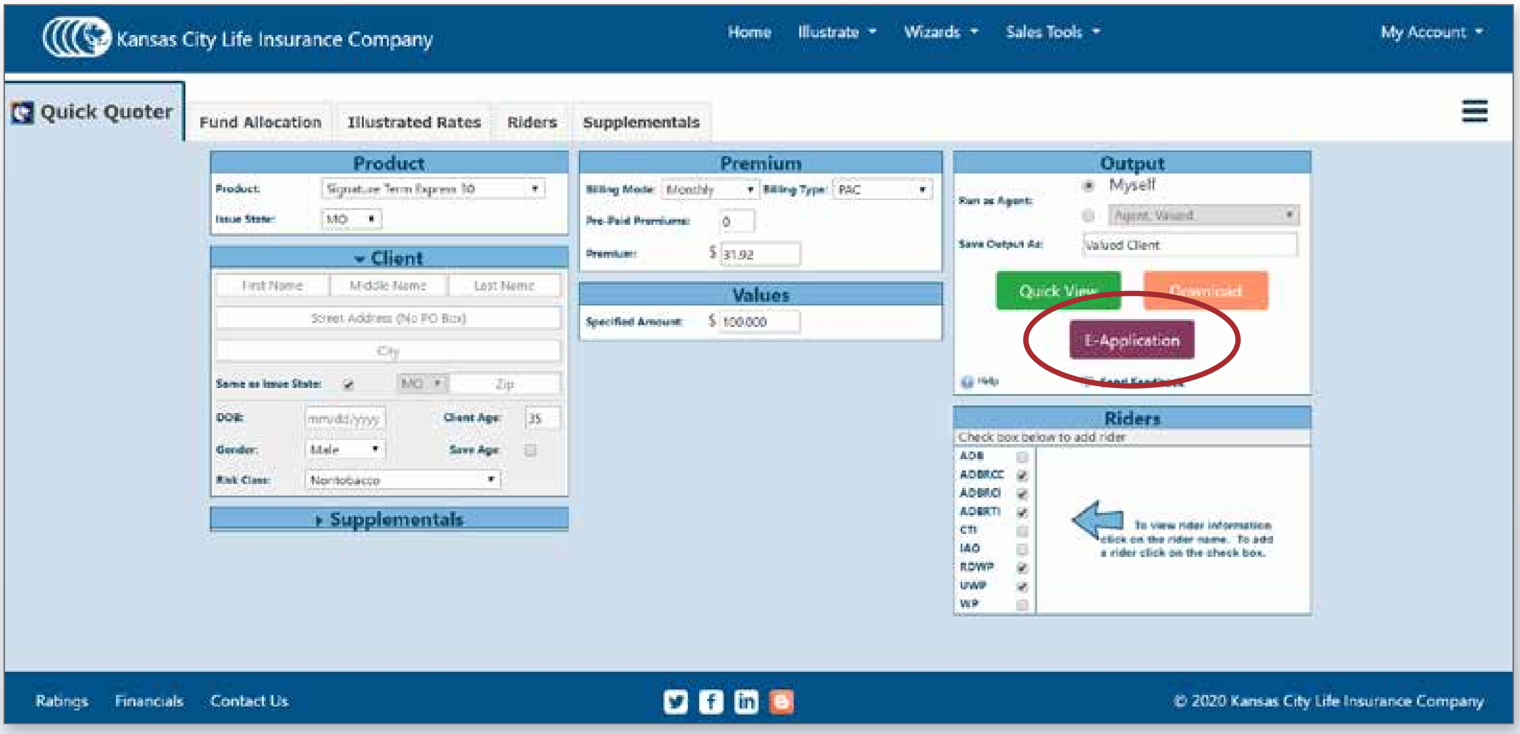


Kansas City Life's E-App

Kansas City Life Insurance Company's E-Application provides a paperless option for submitting applications. The E-App is intuitive, easy-to-use, and allows for the convenience of electronic signatures. Submit E-Apps today in the *Quick Quoter* on *www.iKCLife.com*.

Add Apps

The E-Application can be found in the *Quick Quoter*. To begin the process, click the *Add Apps* button.



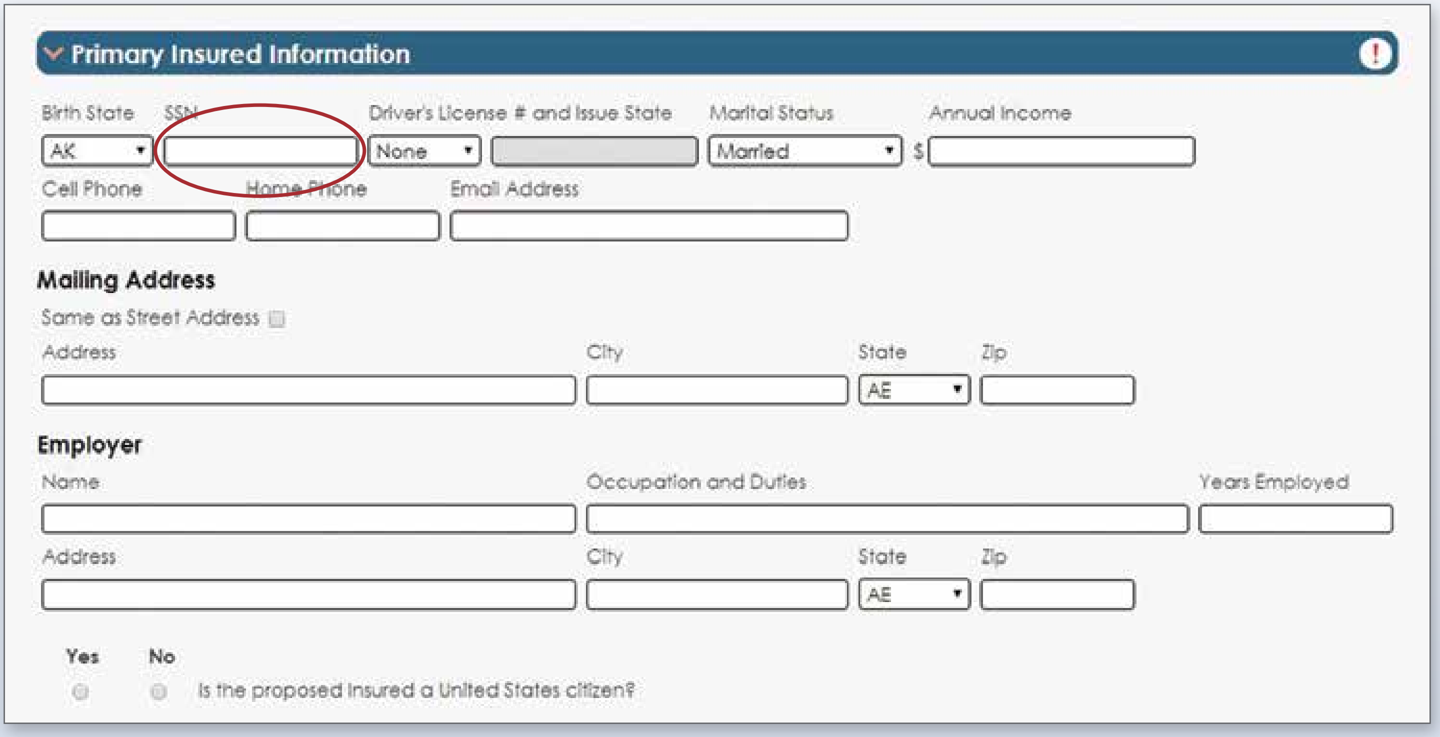
Fillable Fields

The status icon will change from an exclamation point to a checkmark when the section is complete. Clicking the icon will highlight all fields in the section that still need to be filled out. When finished with a section, click on the header to collapse the section.

Within the application, the fillable fields shown will depend on the case setup (product, issue state, insured's age, and riders).

If a change needs to be made in the case setup such as adding a rider, click the *Quick Quoter* tab to make the change, then click back to the Applications tab. This allows the user to make changes without starting from scratch.

- Don't forget to check the icons to see if a new field or section was added.



View Applications

The *View Applications* button can be clicked anytime throughout the process to preview the filled-out applications and forms. If desired, the applications can be printed here to obtain wet signatures.

To begin the e-signature process, click the *E-Signature* button.

When the user selects *View Applications*, the illustration will not be included as a default. To include the illustration, simply check the box titled *Include illustration*?

Note: The illustration is always included when signing electronically, therefore, if the illustration requires a signature, it will also receive the e-signature.

How to sign

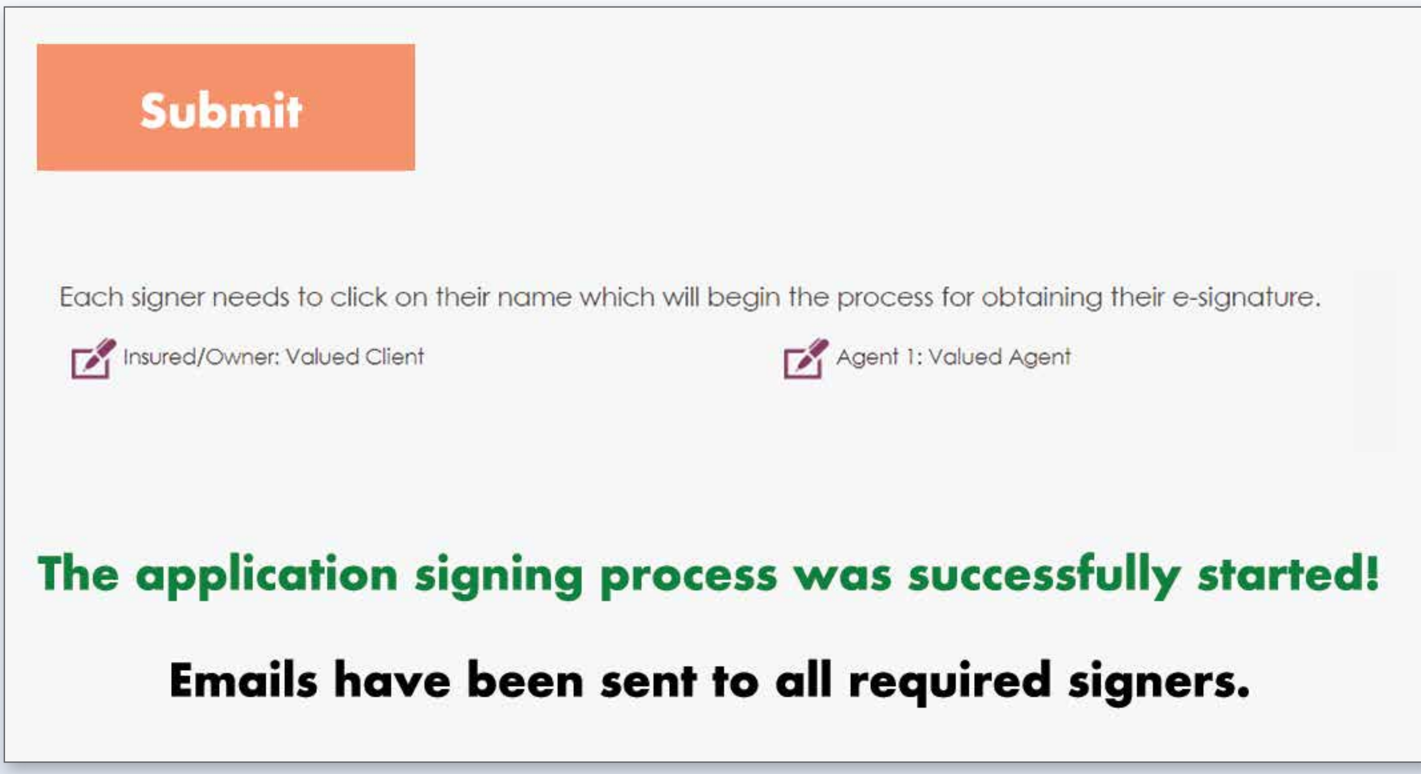
- Collect an email address for each signer.
- Collect signatures in person, via email, or a combination of both.
- Application dated at *City/State.*
    - o When collecting signatures in person, this will be the city and state in which the signatures are being collected. If emailing for electronic signatures, this will be the city and state in which the owner will sign.
- Confirm that all information is correct and click *Submit.*

Signature confirmation page:

Submitting

Clicking *Submit* starts the signing. When all signatures have been collected, a completed document will be emailed to all signers and submitted to New Business.

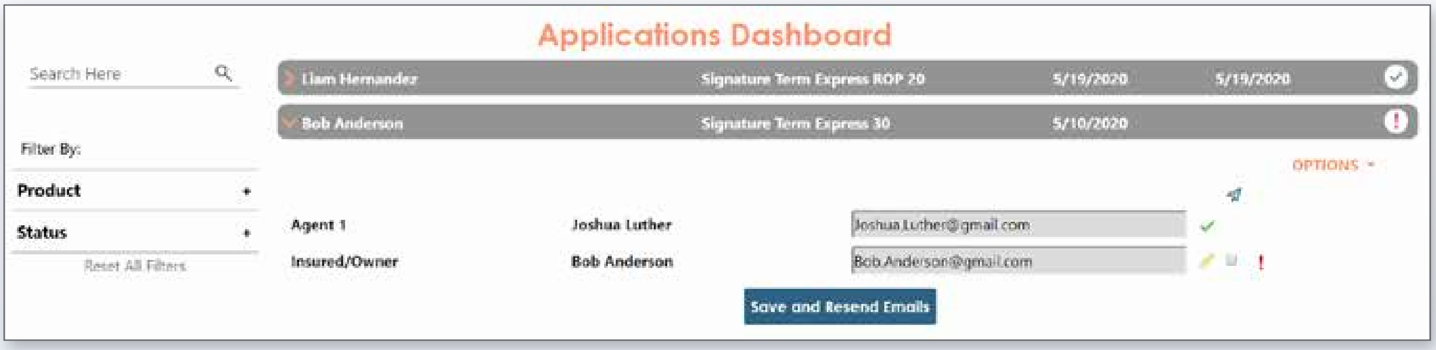
- All emails will come from *applicationsubmission@kclife.com*.
- All signatures must be collected within 60 days. If they are not collected in that timeframe, the case expires.
- Weekly reminders will be sent to all signers who haven't yet signed.



Applications Dashboard

Find the Applications Dashboard on the agent home page. Use this to track the status of every case submitted for e-signature. Utilize the *Options* drop-down menu to cancel document signing, download the application PDF, or open a case in the *Quick Quoter.* Here, the user can also edit and resend emails, as well as see the individual status of each signer.

- To edit an email, click the pencil icon, which will make the email box editable.
- To resend an email notifying signers that the document is ready for signatures, check the box next to the names for whom you wish to resend the email and click *Save and Resend Emails*.



Menu Button

Save Case

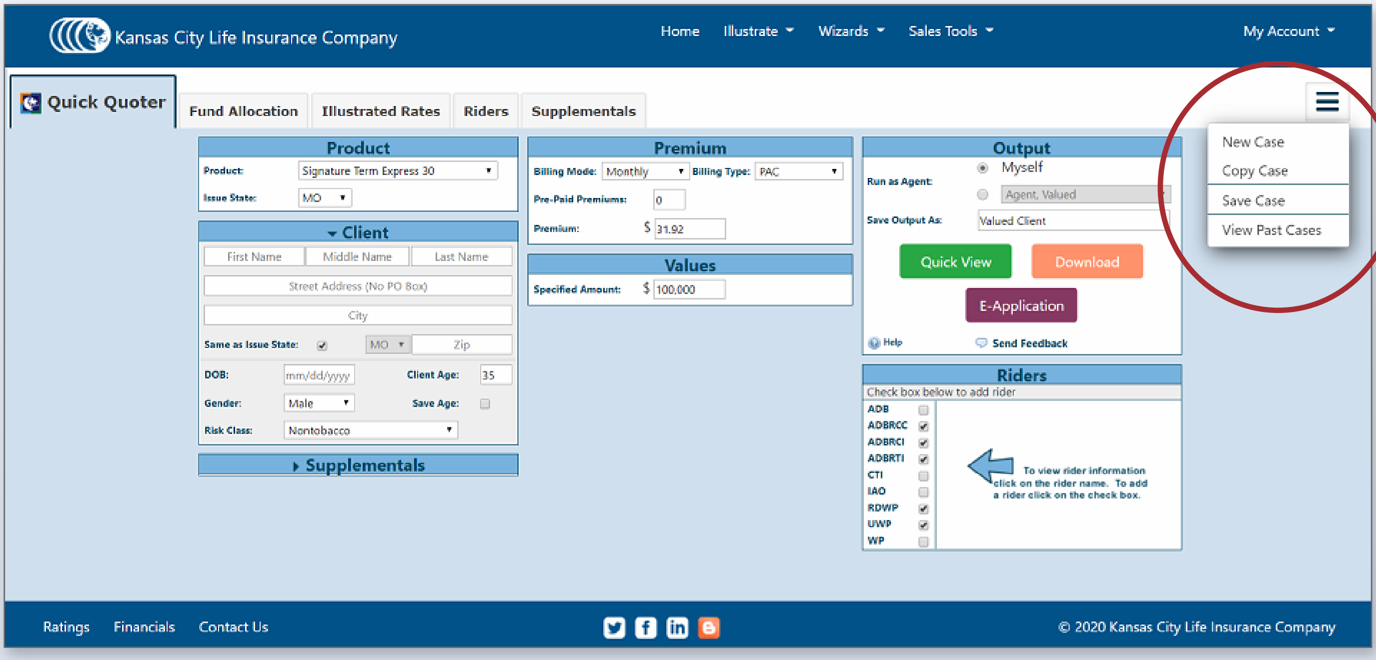
- Save progress while filling out the application.

View Past Cases

- Find your in-progress cases.

Copy Case

- When submitting similar cases, copy over a previously submitted case to begin a new one with similar inputs. When doing this, applications are also copied over, ensuring you will not have to re-enter information.
- If Underwriting comes back with a rating that differs from the application, copy the case to make any needed changes.

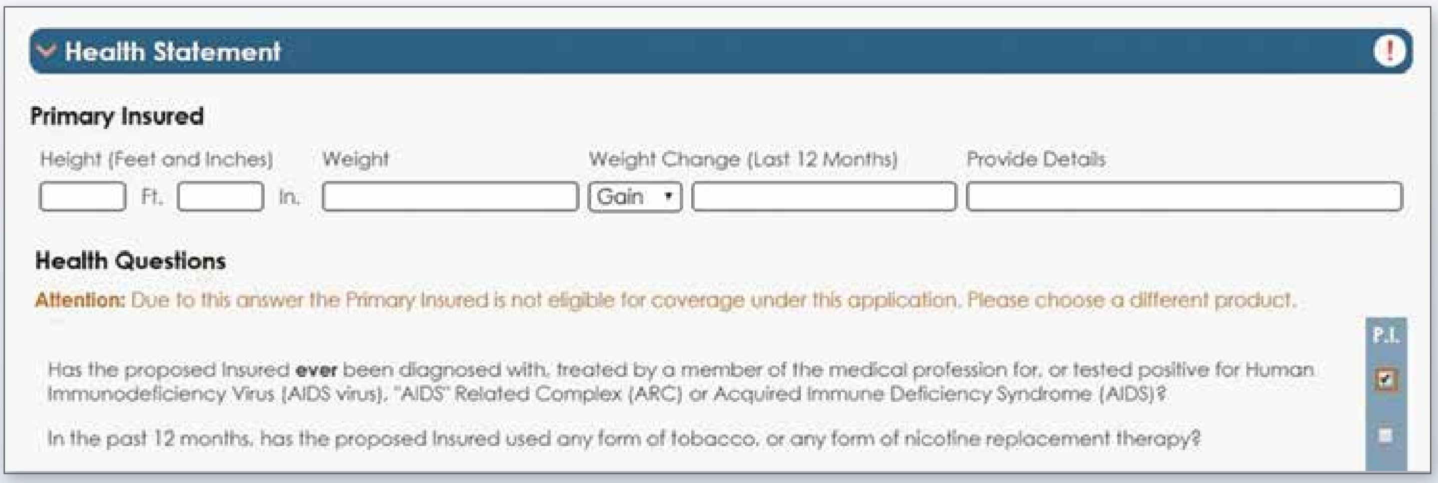


Knockout Questions

If some of the questions are answered "Yes," the message below may appear. If this happens, the applicant does not qualify for the selected Signature Term Express product. At this point, the agent has the option to switch back to the *Quick Quoter* and illustrate a fully underwritten product instead.

Children's Term Insurance Rider

If the Children's Term Insurance (CTI) rider is on the case, all children are also required to answer the health and non-medical underwriting questions. If a question is answered "Yes," that particular child will not be covered under the application. In this case, the application can still be submitted through the E-App.



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