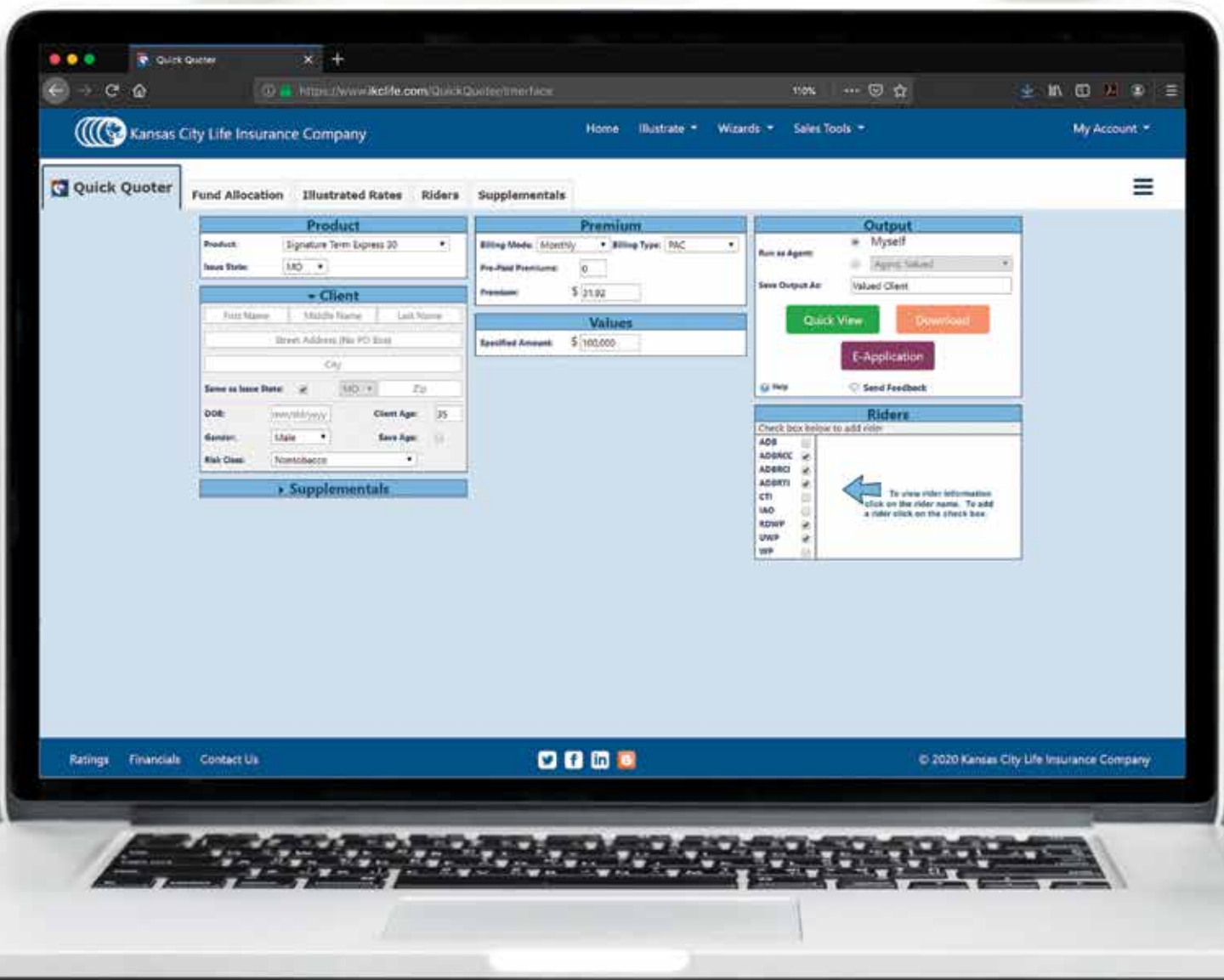


# Kansas City Life Insurance Company's Signature Term Express E-App Agent Guide



## 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](http://www.iKCLife.com).



# Add Apps

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

The screenshot displays the 'Quick Quoter' interface for Kansas City Life Insurance Company. The top navigation bar includes 'Home', 'Illustrate', 'Wizards', 'Sales Tools', and 'My Account'. The main content area is divided into several sections: 'Product', 'Premium', 'Values', 'Client', 'Output', and 'Riders'. The 'Output' section is highlighted with a red circle, showing the 'E-Application' button. The 'Riders' section includes a list of riders with checkboxes and a blue arrow pointing to the 'ADBERTI' rider.

**Product**  
Product: Signature Term Express 10  
Issue State: MO

**Premium**  
Billing Mode: Monthly | Billing Type: PSC  
Pre-Paid Premiums: 0  
Premium: \$ 31.92

**Values**  
Specified Amount: \$ 100,000

**Client**  
First Name | Middle Name | Last Name  
Street Address (No PO Box)  
City  
Same as Issue State:  MO | Zip  
DOB: mm/dd/yyyy | Client Age: 35  
Gender: Male | Save Age:   
Risk Class: Nontobacco

**Output**  
Run as Agent: Myself  
Agent: Valued  
Save Output As: Valued Client  
Quick View | Download  
**E-Application**

**Riders**  
Check box below to add rider  
ADB   
ADBCC   
ADBIC   
ADERTI   
CTI   
IAO   
RDWP   
UWP   
WP   
To view rider information, click on the rider name. To add a rider, click on the check box.

# 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.

The screenshot shows a web form titled "Primary Insured Information" with a status icon (exclamation point) in the top right corner. The form is divided into several sections:

- Primary Insured Information:** This section contains fields for Birth State (dropdown menu with "AK" selected), SSN (text input field, circled in red), Driver's License # and Issue State (text input field), Marital Status (dropdown menu with "Married" selected), and Annual Income (text input field with a dollar sign prefix). Below these are fields for Cell Phone, Home Phone, and Email Address.
- Mailing Address:** This section includes a checkbox for "Same as Street Address" and fields for Address, City, State (dropdown menu with "AE" selected), and Zip.
- Employer:** This section includes fields for Name, Occupation and Duties, and Years Employed. Below these are fields for Address, City, State (dropdown menu with "AE" selected), and Zip.
- Yes No:** This section includes radio buttons for "Yes" and "No" and a question: "Is the proposed Insured a United States citizen?"

# 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.

The screenshot shows a user interface with two main sections. The left section is titled "Preview the filled out applications" and contains a checkbox labeled "Include illustration?". Below this is an orange button labeled "View Applications". The right section is titled "Begin the e-signature process" and contains an orange button labeled "E-Signature". A red text message below the buttons reads: "Required: Before e-submission is available all required fields must be filled out." At the bottom of the interface, there is a dark blue footer bar containing the text: "Kansas City Life Insurance Company", "3520 Broadway, Kansas City, MO 64111", "Ratings", "Financials", and "© 2019 Kansas City Life Insurance Company".

# 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*.

Below is the list of all signers required for this application. For each signer enter their full name and email address. To collect an e-signature via email, check the box on their line, otherwise, the insured is expected to sign in person.

<input type="checkbox"/> Signer	Full Name	Email Address
<input checked="" type="checkbox"/> Insured/Owner	Bob Anderson	Bob.Anderson@gmail.com
<input type="checkbox"/> Agent 1	Joshua Luther	Joshua.Luther@gmail.com

**Application Dated at Location**  
City:  State:

## Signature confirmation page:

Please verify that all entered information is correct before proceeding.

<b>In Person Signature</b>	<b>Email for Signature</b>
Joshua Luther Joshua.Luther@gmail.com	Bob Anderson Bob.Anderson@gmail.com

Application dated in Kansas City, MO on May 19, 2020

# 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.

**Submit**

Each signer needs to click on their name which will begin the process for obtaining their e-signature.

 Insured/Owner: Valued Client

 Agent 1: Valued Agent

**The application signing process was successfully started!**

**Emails have been sent to all required signers.**

# 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*.

The screenshot displays the 'Applications Dashboard' interface. At the top, there is a search bar labeled 'Search Here' and a title 'Applications Dashboard'. Below the search bar, there is a table with two rows of case information:

Agent	Product	Start Date	End Date	Status
Liam Hernandez	Signature Term Express ROP 20	5/19/2020	5/19/2020	✓
Bob Anderson	Signature Term Express 30	5/10/2020		!

Below the table, there is a filter section on the left with 'Filter By:' and two expandable sections: 'Product' and 'Status'. The 'Status' section is expanded, showing 'Agent 1' and 'Insured/Owner'. To the right of the filter section, there is a list of signers with their names and email addresses:

Agent	Signer Name	Email Address	Status
Joshua Luther	Joshua Luther	Joshua.Luther@gmail.com	✓
Bob Anderson	Bob Anderson	Bob.Anderson@gmail.com	!

At the bottom of the dashboard, there is a blue button labeled '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.

Kansas City Life Insurance Company

Home Illustrate Wizards Sales Tools My Account

Quick Quoter

Fund Allocation Illustrated Rates Riders Supplementals

**Product**  
Product: Signature Term Express 30  
Issue State: MO

**Client**  
First Name Middle Name Last Name  
Street Address (No PO Box)  
City  
Same as Issue State:  MO Zip  
DOB: mm/dd/yyyy Client Age: 35  
Gender: Male Save Age:   
Risk Class: Nontobacco

**Premium**  
Billing Mode: Monthly Billing Type: PAC  
Pre-Paid Premiums: 0  
Premium: \$ 31.92

**Values**  
Specified Amount: \$ 100,000

**Output**  
Run as Agent: Myself  
Agent, Valued  
Save Output As: Valued Client  
Quick View Download  
E-Application  
Help Send Feedback

**Riders**  
Check box below to add rider  
ADB   
ADBRCC   
ADBRCCI   
ADBRRTI   
CTI   
IAO   
RDWP   
UWP   
WP   
To view rider information click on the rider name. To add a rider click on the check box.

Ratings Financials Contact Us

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# 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.

The screenshot shows a web form titled "Health Statement" with a dropdown arrow and a red warning icon. Under the heading "Primary Insured", there are input fields for "Height (Feet and Inches)" (split into "Ft." and "In."), "Weight", "Weight Change (Last 12 Months)" (with a "Gain" dropdown menu), and "Provide Details". Below this is the "Health Questions" section. An orange "Attention" message states: "Due to this answer the Primary Insured is not eligible for coverage under this application. Please choose a different product." Two questions follow: "Has the proposed Insured ever been diagnosed with, treated by a member of the medical profession for, or tested positive for Human Immunodeficiency Virus (AIDS virus), "AIDS" Related Complex (ARC) or Acquired Immune Deficiency Syndrome (AIDS)?" and "In the past 12 months, has the proposed Insured used any form of tobacco, or any form of nicotine replacement therapy?". On the right side of the form, there is a vertical "P.I." label with a checked checkbox and a minus sign icon.





KANSAS CITY LIFE

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