# eLife®

## Demo & Training Guide

# OVERVIEW:

- Your eLife Agent Account
- Application Process
- Payment & Electronic Signatures
- Electronic Underwriting
- Decisioning & Acceptance Outcomes
- e-Policy Delivery

# TRAINING GUIDE:

You'll be guided through the eLife application software as agent **Christopher** applies for a policy for his client, **Clark Kent**.

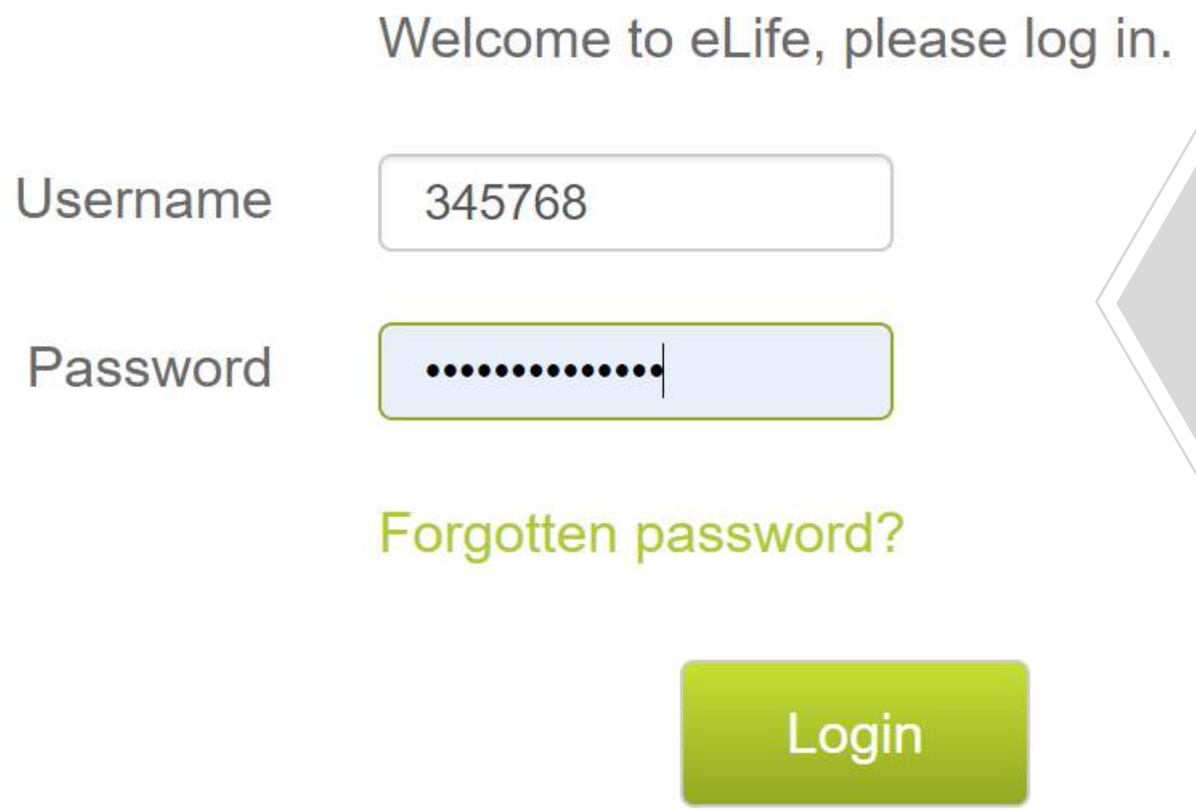


This symbol means this is a critical piece of information.



This symbol means this is a helpful hint or Frequently Asked Question (FAQ).

# Your eLife Agent Account




- *Your username is your NPN Number*
- *Your password is set during onboarding*

# Your eLife Agent Account

Click Here to begin



Start New Application >

Resume Saved Application >

Access applications in progress



View Agent Reports >

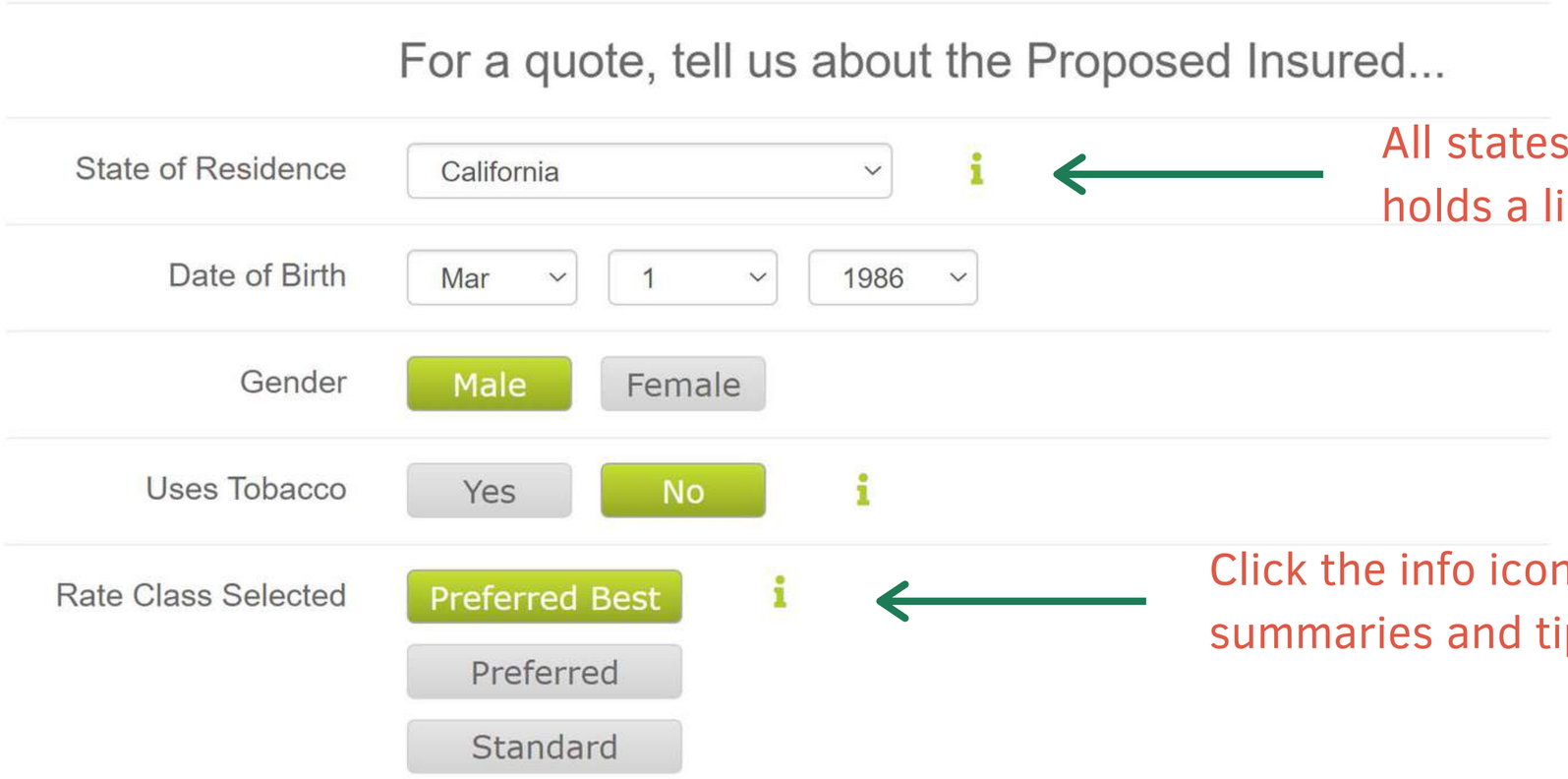
**IMPORTANT NOTICE FOR AGENTS**

- The eLife Express product is intended for Proposed Insureds who are in Good general health. **It is not** for people with serious health problems or multiple medical conditions.
- You should expect a 65% to 80% approval rate or higher on signed applications you submit. If not, then this most likely reflects that your Applicants you are submitting are less healthy than what the eLife Express program was designed for.
- Please **screen potential applicants thoroughly** before starting an application. The best way to do this is to talk to your prospect about the **Pre-Qualification guidelines** listed in the eLife Express Product Guide (link to Guide is at the top of this page). This will help maximize approval rates and minimize disappointment.

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Privacy - Tern

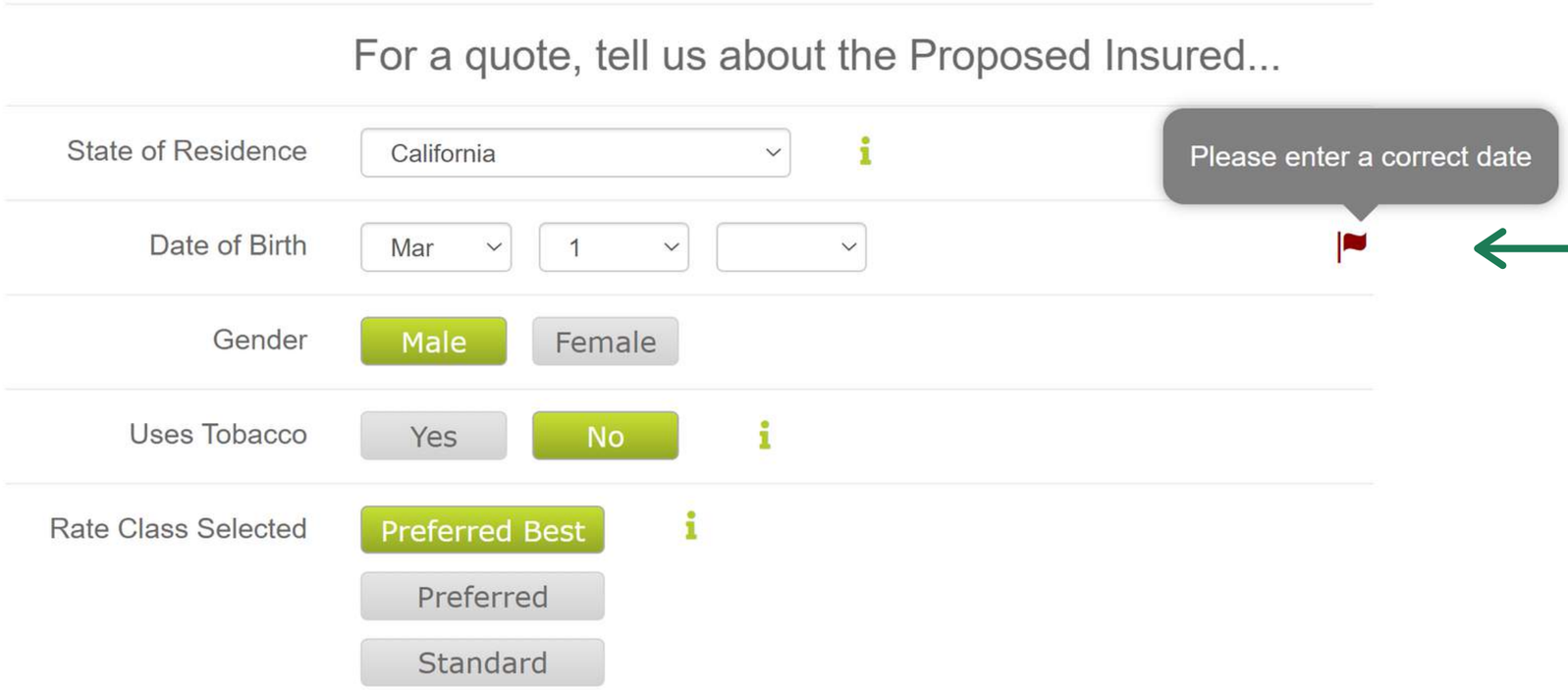
# Application Process




All states where agent holds a license will appear

Click the info icon for a summaries and tips

# Application Process

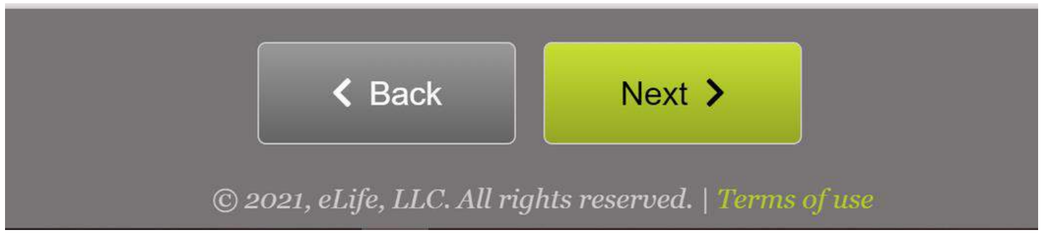



Red Flags appear when answers are missing or incorrect.

# Application Process

Once the application has started, **DO NOT** use your browser's back button. Doing so will terminate the application

Always use the grey back button located at the bottom of the software screen.



# Application Process

Here is your quote...

Payment Mode: Monthly. ← All premiums are paid monthly

Select Coverage

| Insurance Amount | 10 Year Term | 15 Year Term | 20 Year Term |
|---|---|---|---|
| $100,000.00 | ○ $16.09 | ○ $16.22 | ○ $17.38 |
| $125,000.00 | ○ $18.61 | ○ $18.76 | ○ $20.20 |
| $150,000.00 | ○ $21.12 | ○ $21.30 | ○ $23.02 |
| $175,000.00 | ○ $23.63 | ○ $23.85 | ○ $25.85 |
| $200,000.00 | ○ $26.15 | ○ $26.39 | ○ $28.67 |
| $225,000.00 | ○ $28.66 | ○ $28.93 | ○ $31.50 |
| $250,000.00 | ○ $23.00 | ○ $24.75 | ◉ $30.74 |
| $275,000.00 | ○ $24.70 | ○ $26.62 | ○ $33.21 |
| $300,000.00 | ○ $26.40 | ○ $28.49 | ○ $35.68 |
| $325,000.00 | ○ $28.10 | ○ $30.36 | ○ $38.15 |
| $350,000.00 | ○ $29.79 | ○ $32.23 | ○ $40.61 |

Rates are based on applicant's age and selected rate class →

← Select desired face amount & duration

‹ Back  Next ›

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# Application Process

| | | | |
|---|---|---|---|
| **$275,000.00** | $24.70 | $26.62 | $33.21 |
| **$300,000.00** | $26.40 | $28.49 | $35.68 |
| **$325,000.00** | $28.10 | $30.36 | $38.15 |
| **$350,000.00** | $29.79 | $32.23 | $40.61 |
| **$375,000.00** | $31.49 | $34.10 | $43.07 |
| **$400,000.00** | $33.19 | $35.97 | $45.54 |
| **$425,000.00** | $34.89 | $37.84 | $48.01 |
| **$450,000.00** | $36.58 | $39.70 | $50.47 |
| **$475,000.00** | $38.28 | $41.58 | $52.94 |
| **$500,000.00** | $39.98 | $43.45 | $55.41 |

Waiver of Premium is automatically selected. Uncheck the box if not desired.

☐ Add $15.21 Monthly for $250,000.00 Accidental Death Benefit

☑ Add $0.37 Monthly for Waiver of Premium Benefit

Your Quote **$30.74 Paid Monthly**

# Application Process

## Applicant Eligibility: Citizenship & Employment

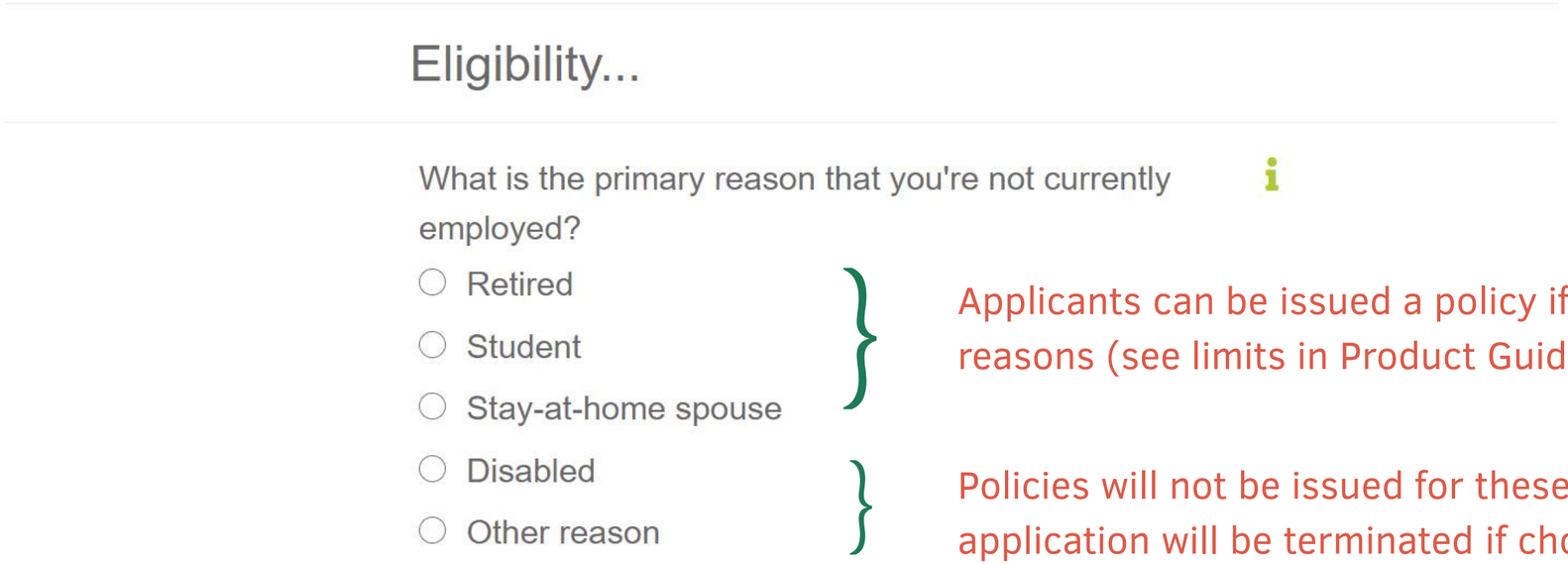



Applicants must be a U.S. Citizen or Legal Permanent Resident to proceed. Selecting "No" will provide a drill down question about Residency Status

Selecting "no" for employment will not stop the application process.

# Application Process

## Employment Eligibility: *Unemployed*



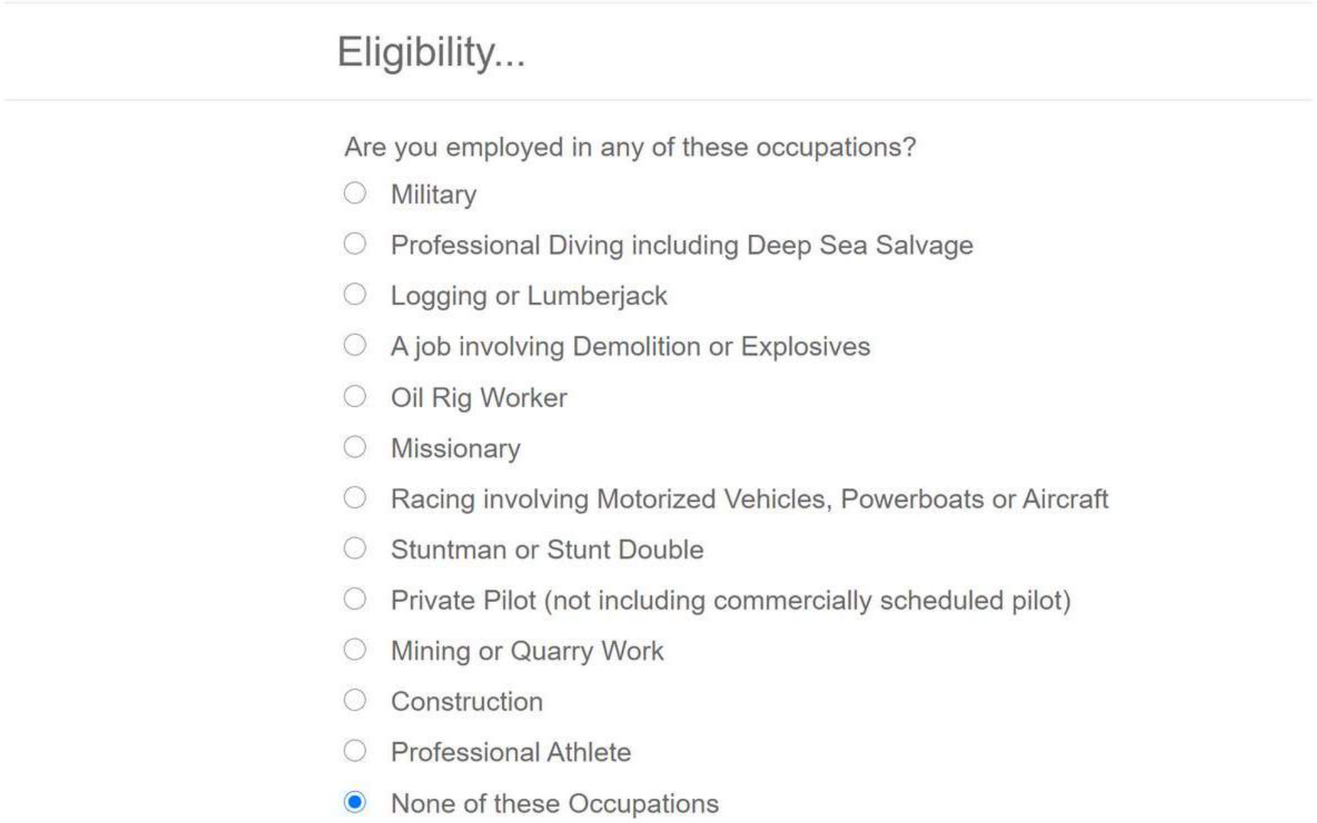

Applicants can be issued a policy if unemployed for these reasons (see limits in Product Guide)

Policies will not be issued for these reasons and the application will be terminated if chosen

# Application Process

## Employment Eligibility: *Employed*

If the applicant is employed, they will be presented with a list of risky occupations. Most will choose "None of these Occupations."



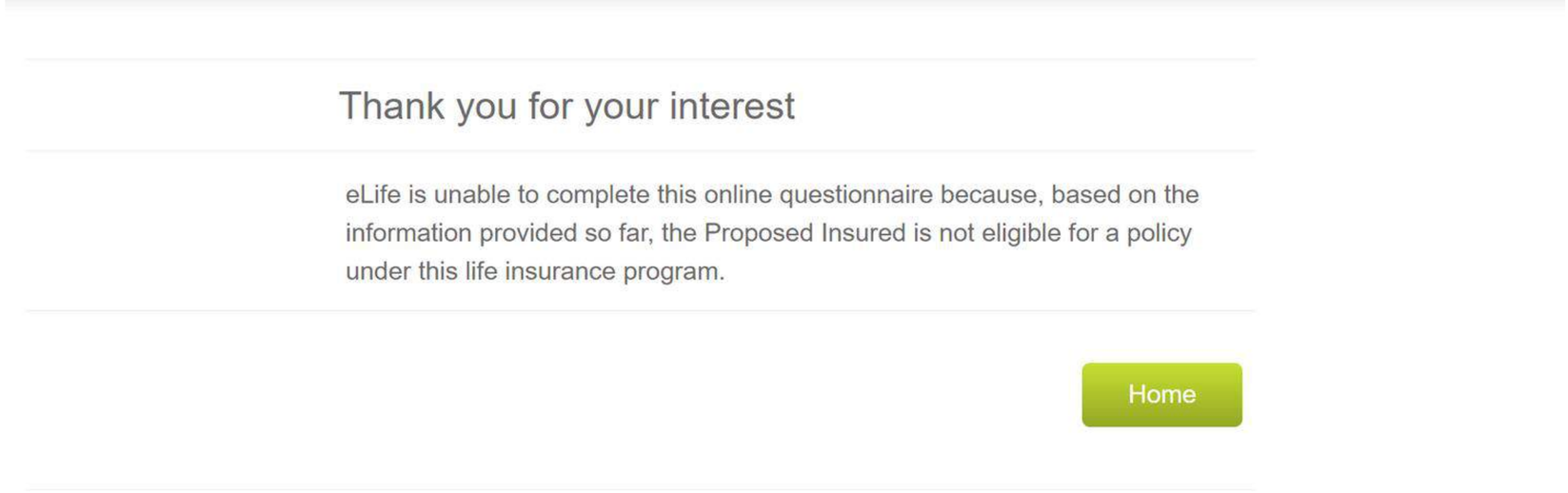

Applicants who select Military are eligble if currently not deployed and do not have orders to deploy in the next 12 months.

Applicants who select anything other than Military, Construction, or Professional Athlete are not eligible for a policy.

Construction workers and professional athletes are eligible for a base policy but not for the Waiver of Premium.

# Application Process

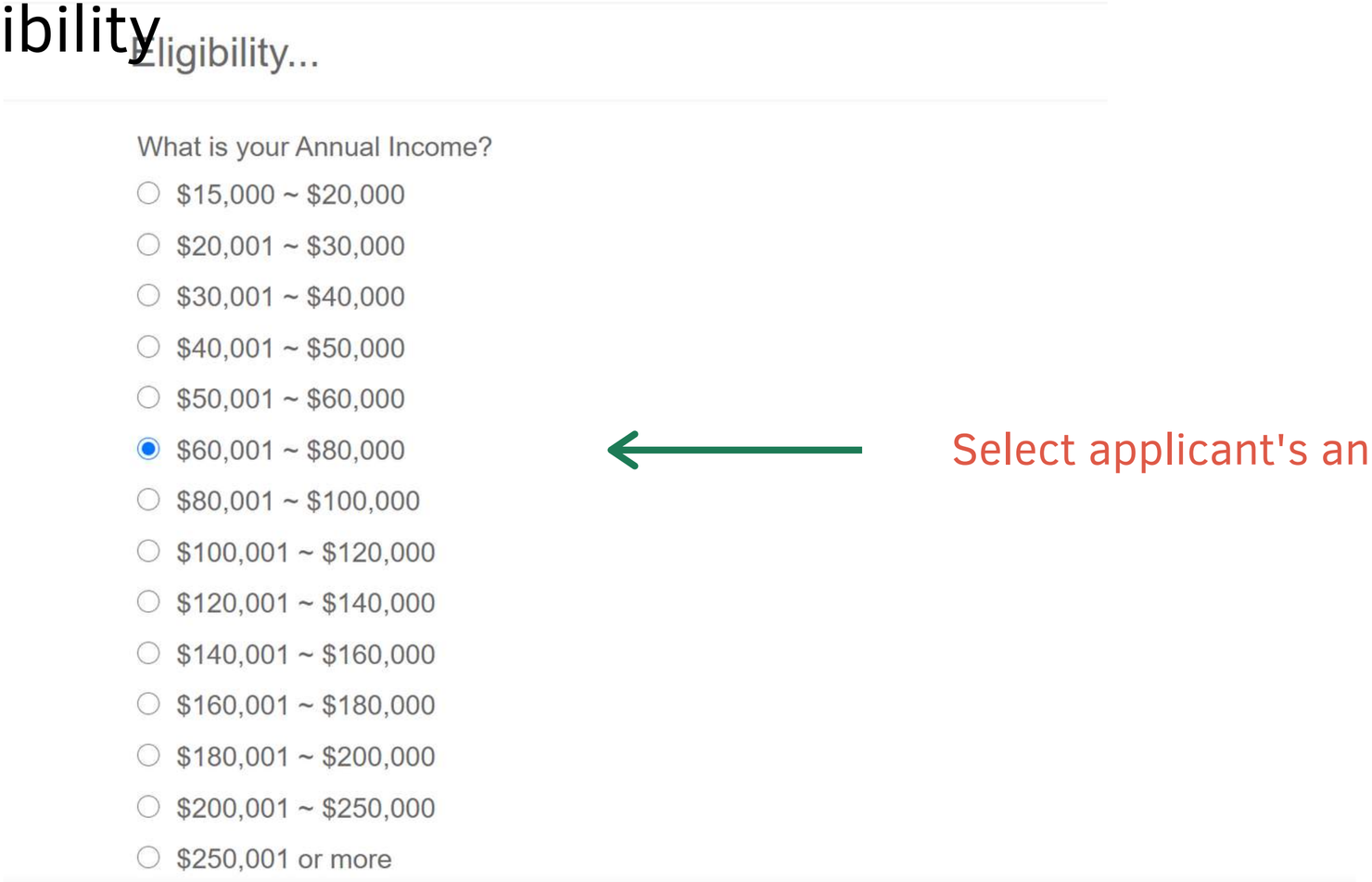
## Employment Eligibility




When applicants choose an answer that deems them not eligible for a policy, they will see this page and their application process will be terminated.

# Application Process

## Income Eligibility

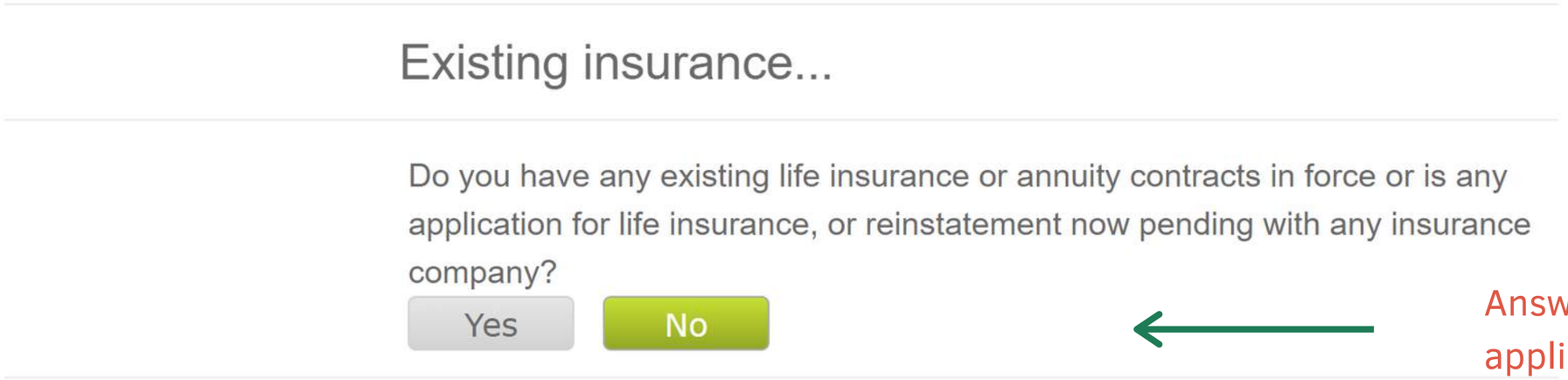



Select applicant's annual income

**See product guide for relationship of allowable face amounts to income.*

# Application Process

## Exisiting Policy Eligibility




Answering "Yes" will not stop the application process

Do **NOT** include Group Life Insurance as existing life insurance.

# Application Process

## Exisiting Policy Eligibility

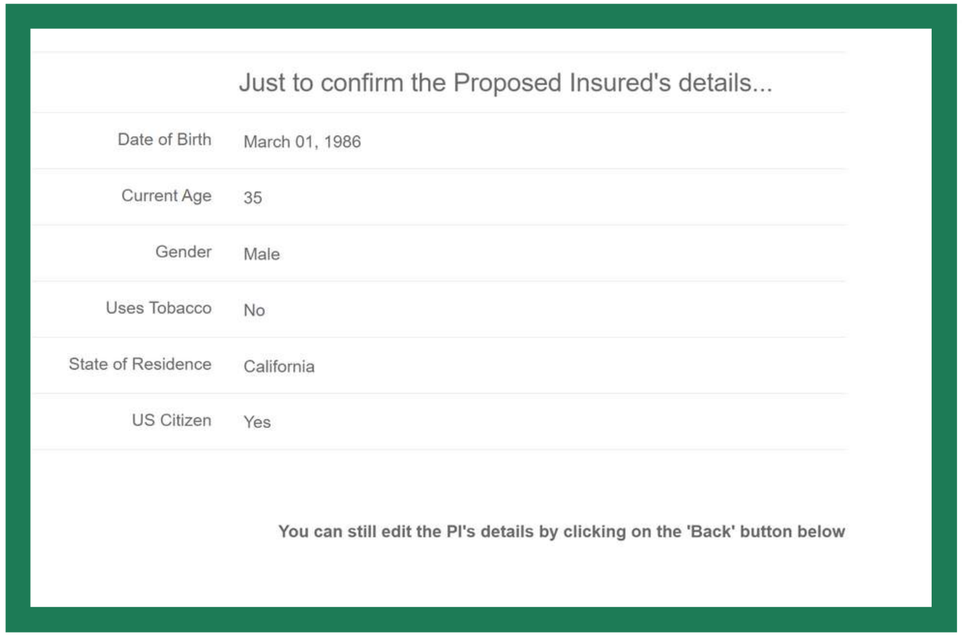


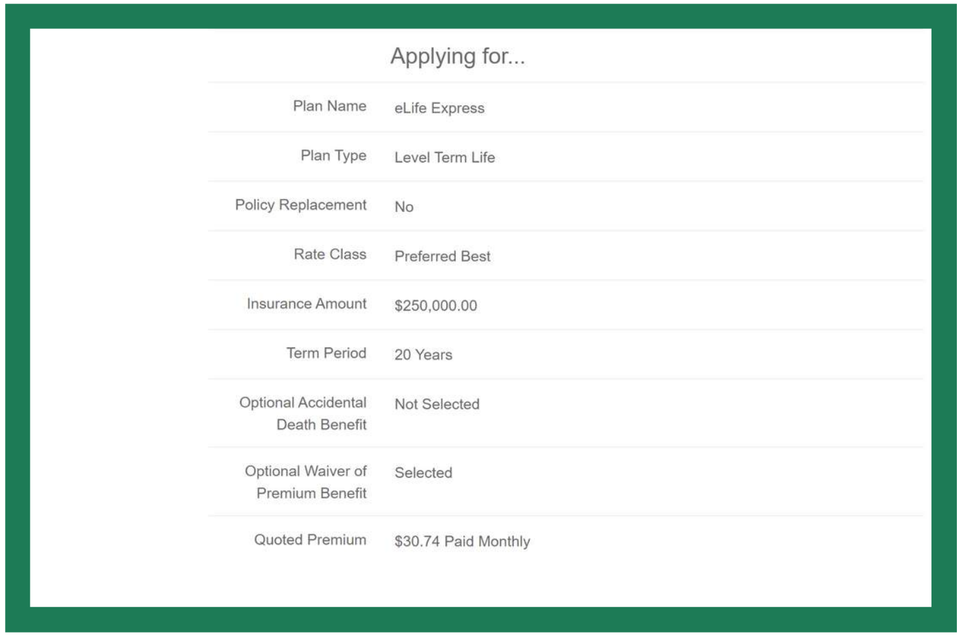

Answering "Yes" will not stop the application process

Answering "Yes" will stop the application process. eTerm Express **CANNOT** be issued as a policy replacement.

# Application Process

## Confirming Applicant Details

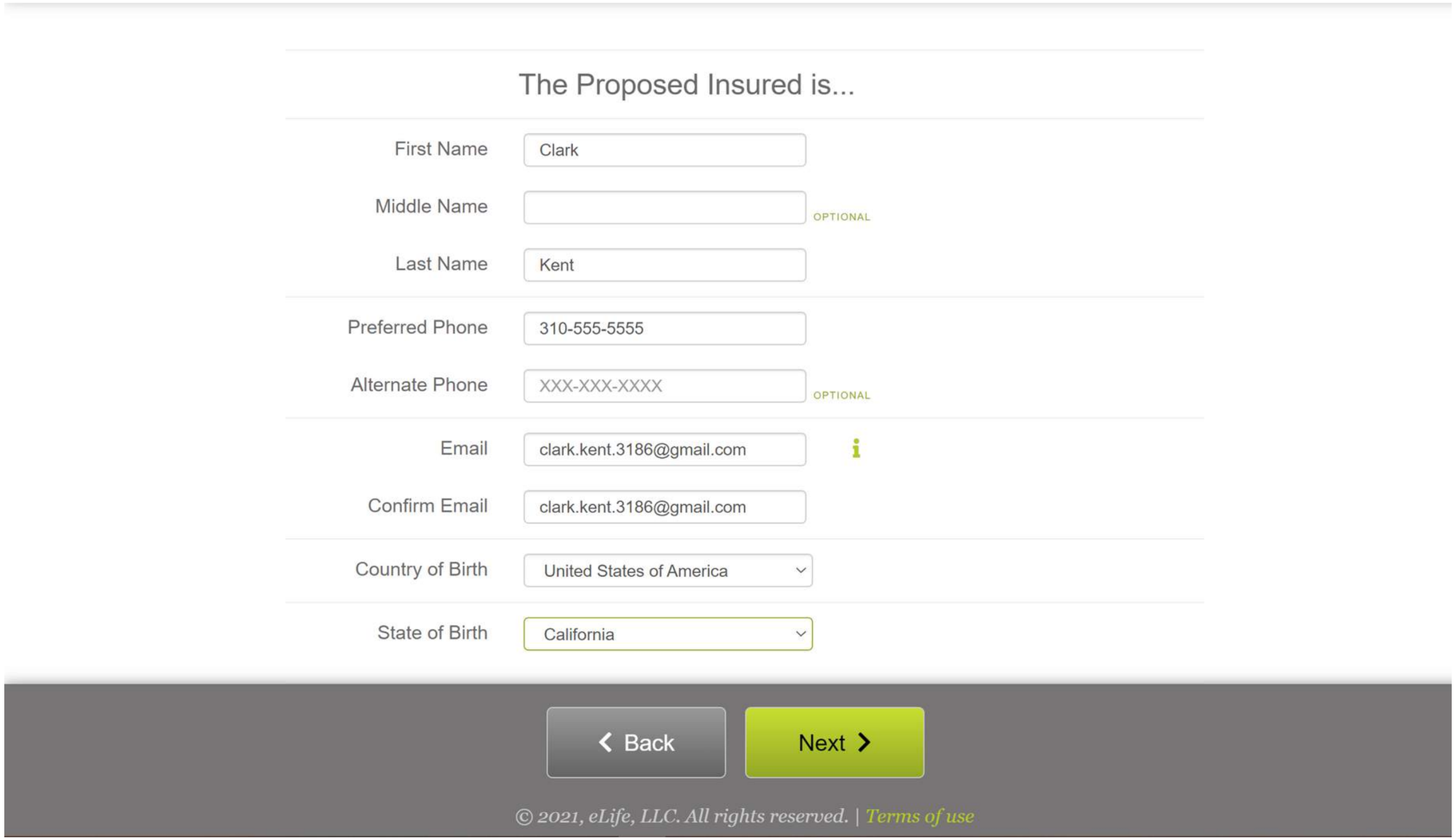




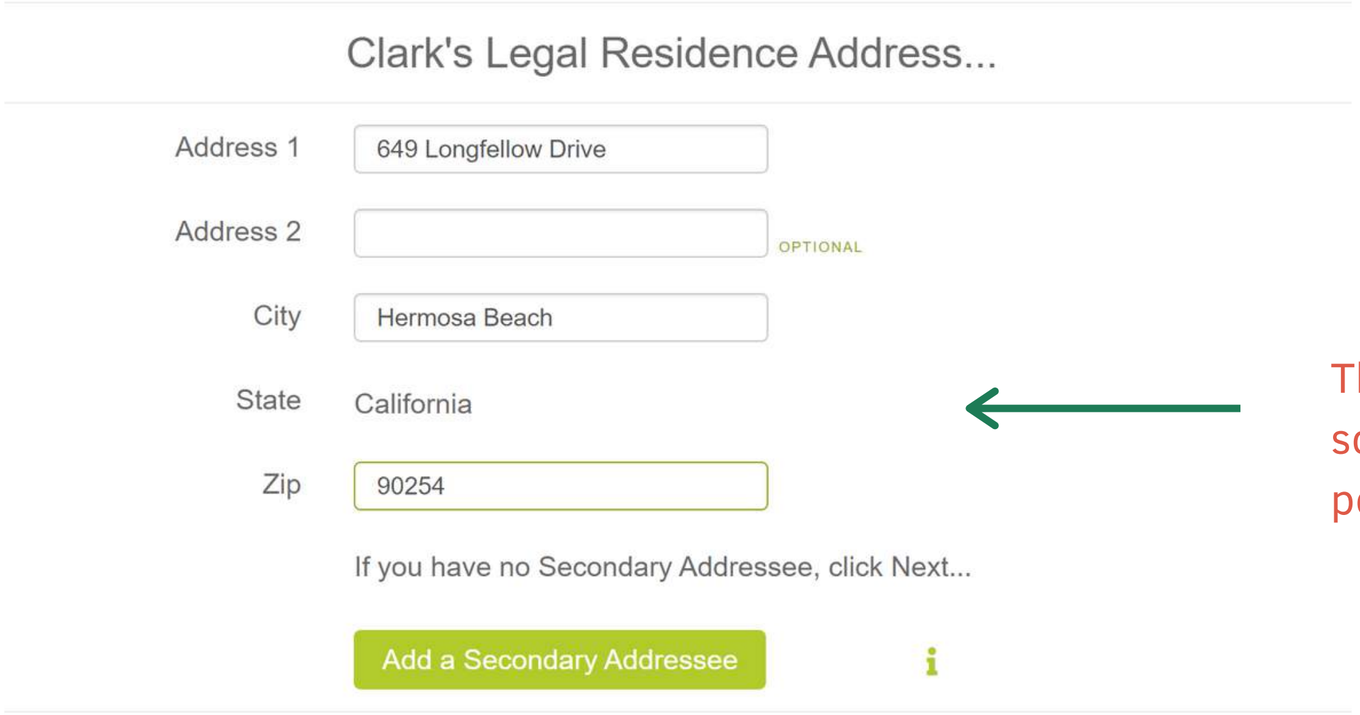

There are two confirmation screens. Take this time to review all the applicant's information. You can go back to change any incorrect answers. Do **not** use your broswer's back button.

# Application Process




Once this screen is completed, clicking "Next" will save the application. Once saved, the agent can resume the application at a later date.

# Application Process




The state is pre-populated from initial quote screen. This cannot be changed at this point.

# Application Process

## Just confirming Clark's details...

| | |
|---|---|
| Full Legal Name | Clark Kent |
| Preferred Phone | 310-555-5555 |
| Email | clark.kent.3186@gmail.com |
| Country of Birth | United States of America |
| State of Birth | California |
| Legal Residence Address | 649 Longfellow Drive, Hermosa Beach, California 90254, USA |

Next, we'll ask some questions about Clark's health, lifestyle and family history to help us determine if we can offer him this policy at the premium we quoted.



Once again, take a moment to check for accuracy of applicant's details before continuing.

# Application Process

## Christopher, please read this message aloud to Clark...

Clark, I'm about to ask you questions about your health and medical history.

Please answer all of the questions completely and accurately.

If the insurance company finds any discrepancies between your answers and your actual health and medical history, then your application could possibly be declined or, if a policy is issued, it could be invalidated.



Agent **must** read this statement to the applicant.

# HEALTH & LIFESTYLE QUESTIONNAIRE

- The application uses a standard set of health & lifestyle questions as seen in the following slides.
- The first six questions are "knock-out questions." Answering "yes" to any of these will result in no policy issued.
- In discussions with prospects, use the Product & Underwriting Guide to screen out any applicants who cannot answer "no" to all six knock-out questions.

# Application Process

## Knock-out Questions: Part 1

### Clark's health and lifestyle...

Within the past 2 years have you been counselled, treated, advised to discontinue or seek treatment for use of illegal drugs, alcohol or prescription drugs, been a member of Alcoholics Anonymous (AA) or Narcotics Anonymous (NA)?

Yes | **No**

In the past 2 years, have you had your driver's license suspended or revoked, been convicted of reckless driving or driving under the influence of alcohol or drugs?

Yes | **No**

Within the past 2 years have you been convicted or plead guilty to a criminal proceeding or do you have criminal charges pending?

Yes | **No**

# Application Process

## Knock-out Questions: Part 2

### Clark's health and lifestyle...

Have you been diagnosed by a member of the medical profession as having acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC)?

Yes | No

Within the past 2 years, have you been advised by a member of the medical profession to have any hospitalization, surgery or medical test that has not yet been completed or for which the results are not yet available, excluding tests related to the Human Immunodeficiency Virus (HIV)?

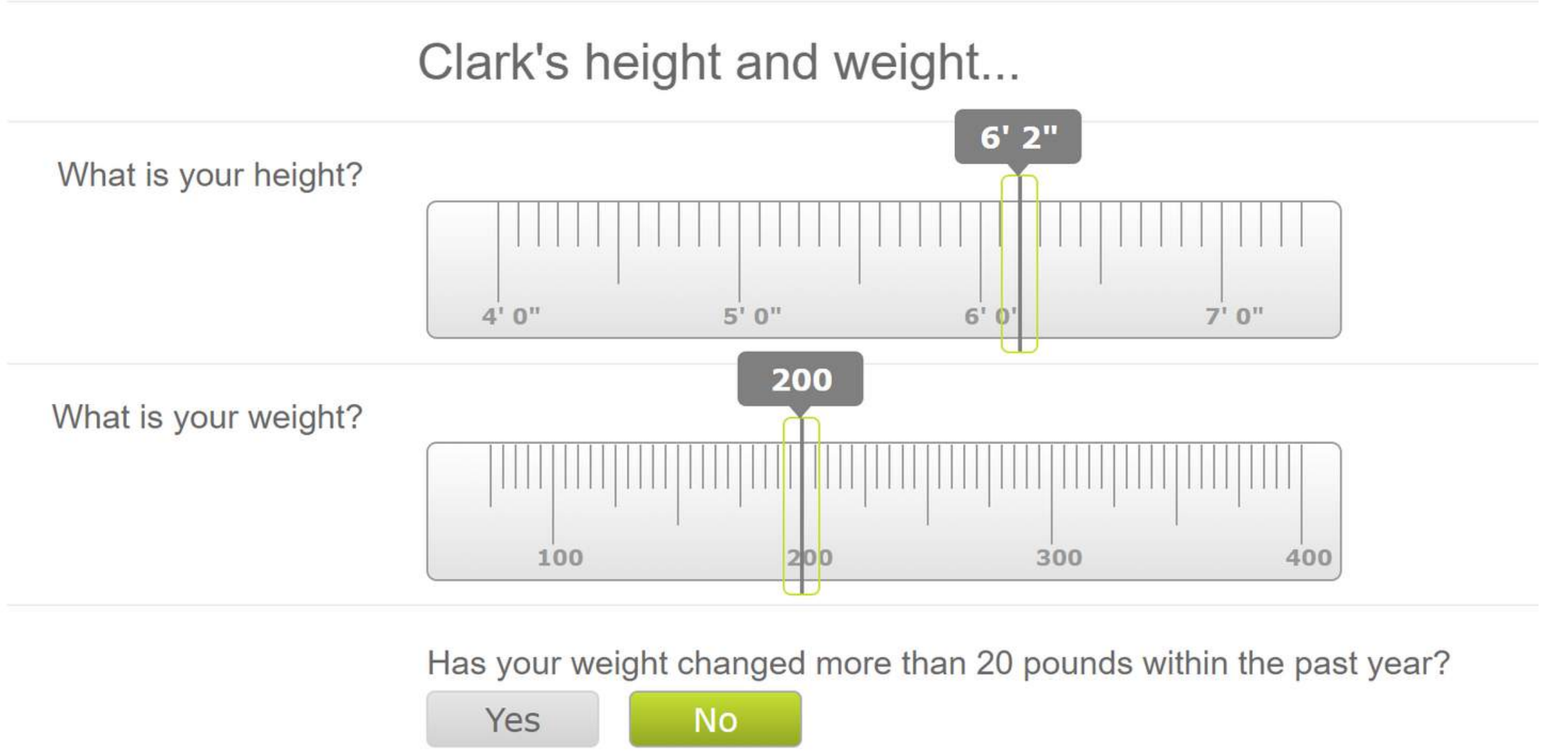
Yes | No

Within the past 2 years have you been diagnosed with, been treated for or been prescribed medication for cancer, heart attack, stroke or transient ischemic attack (TIA)?

Yes | No

# Application Process

## Health & Lifestyle Questionnaire




You can either click or drag along the ruler to choose the appropriate height and weight.

# Application Process

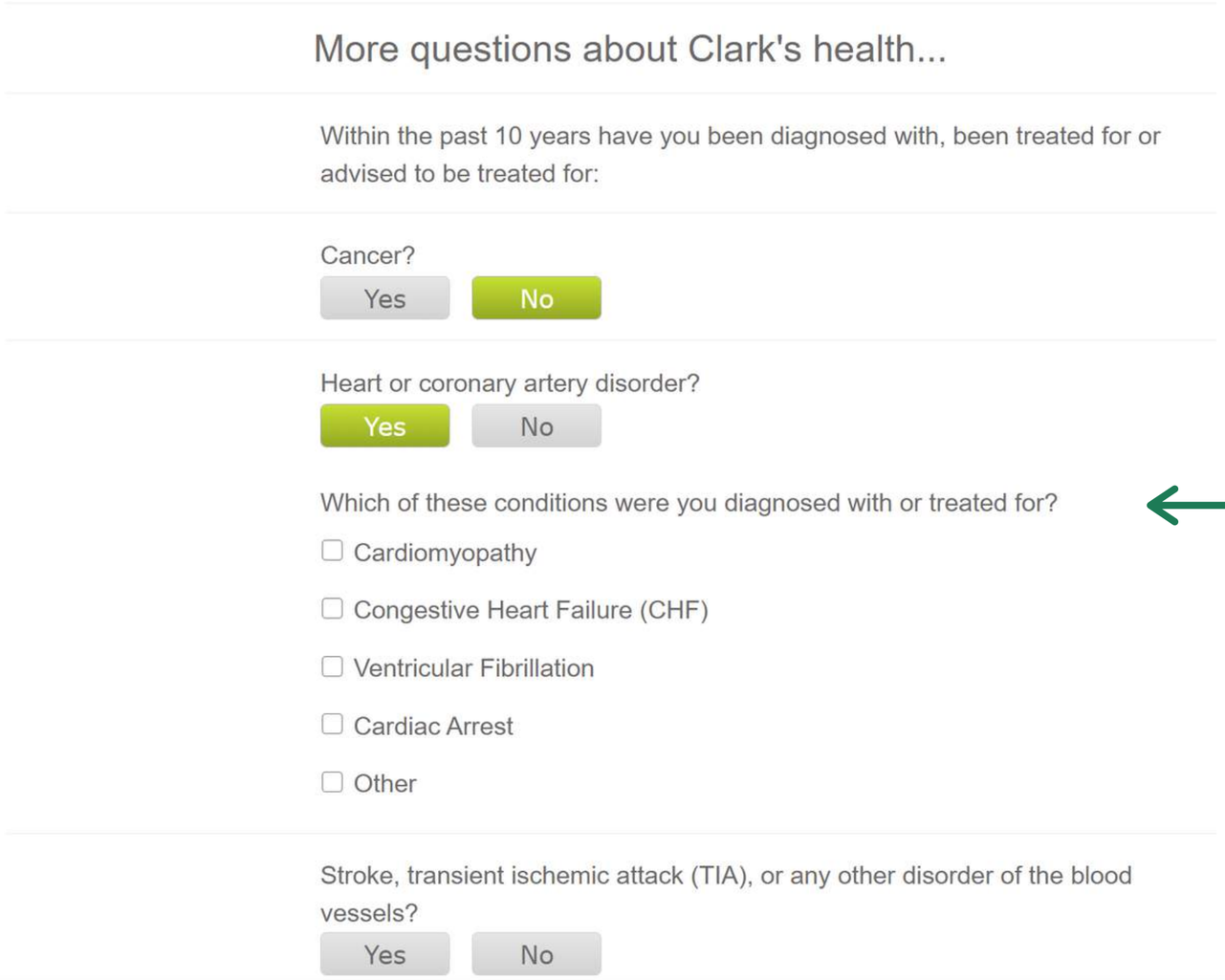
## Health & Lifestyle Questionnaire




Must match nicotine status reported on initial quote screen.

# Application Process

## Health & Lifestyle Questionnaire




Drill-down questions like these will prompt a drop down list for most medical conditions if answered "Yes."

# Application Process

## Health & Lifestyle Questionnaire



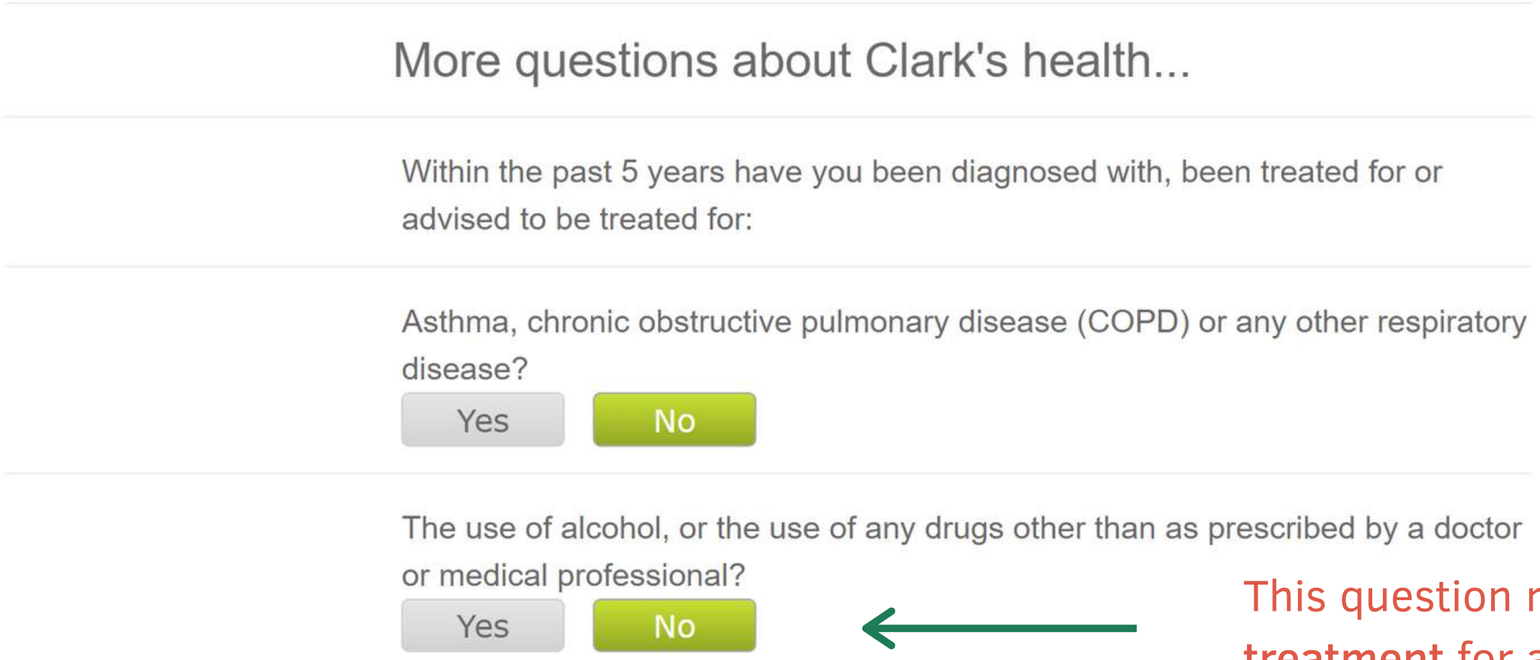
# Application Process

## Health & Lifestyle Questionnaire



# Application Process

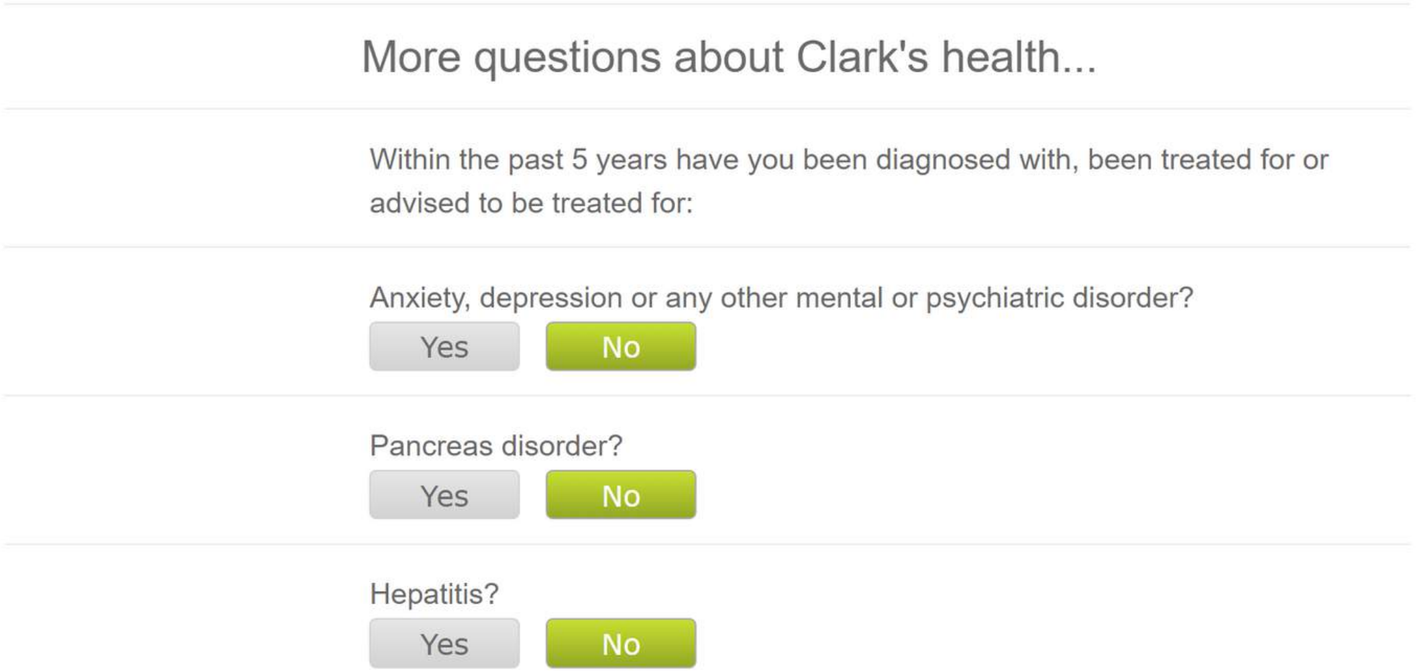
## Health & Lifestyle Questionnaire




This question refers to **medical treatment** for alcohol or drugs.

# Application Process

## Health & Lifestyle Questionnaire



# Application Process

## Health & Lifestyle Questionnaire

### Clark's family history and avocations...

Have either of your biological parents, or has any sibling died from cancer, diabetes or heart disease before the age of 60?

Yes | No

Within the past 2 years have you engaged in, or within the next 2 years do you expect to engage in:

Any aviation activity other than as a passenger on a scheduled airline?

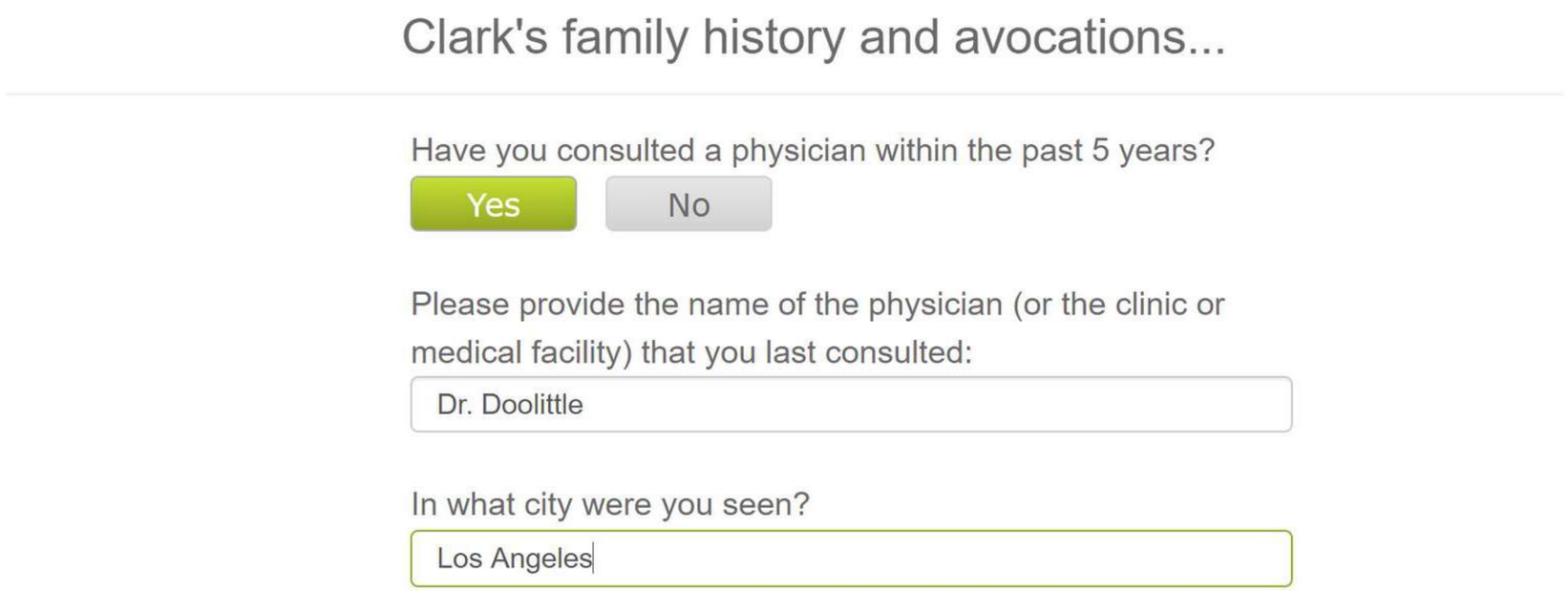
Yes | No

Any form of motor racing, mountain, rock or ice climbing, cave exploration, hang gliding, soaring, scuba or sky diving?

Yes | No

# Application Process

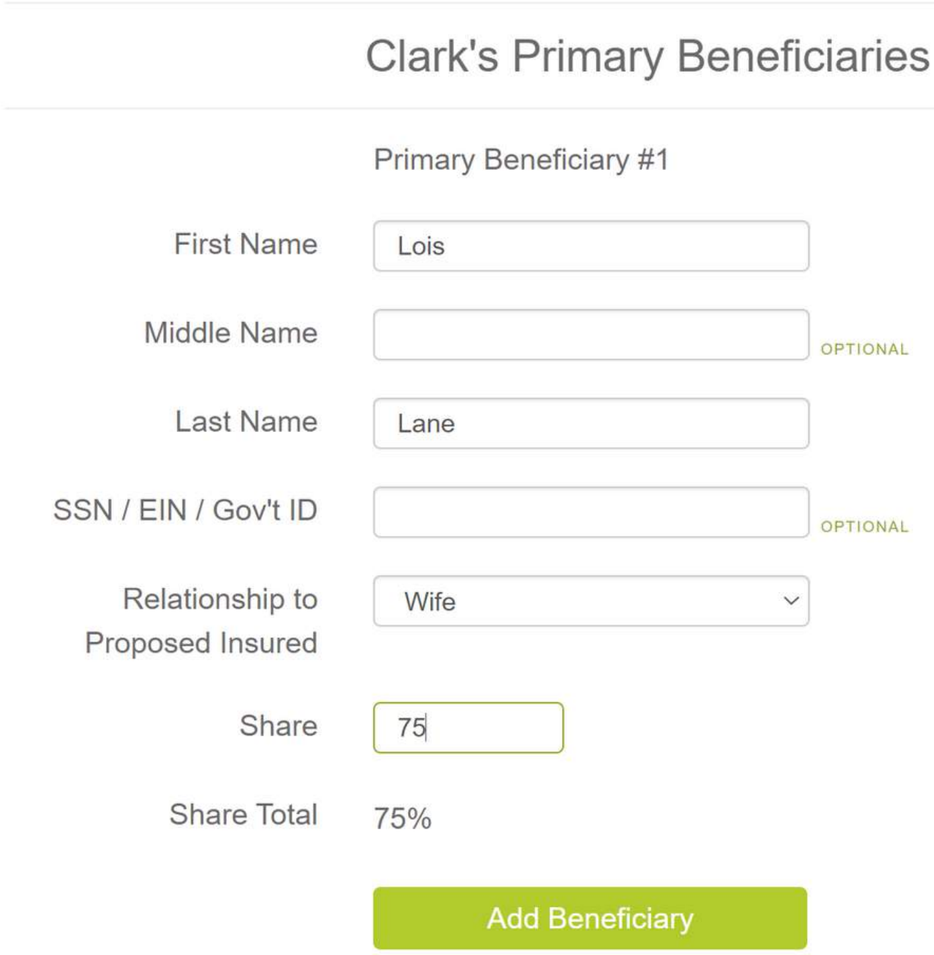
## Health & Lifestyle Questionnaire




If an applicant is over 50 and answers "no" to this question, they will not be eligible for the Preferred Best Rate Class.

# Application Process

## Beneficiaries

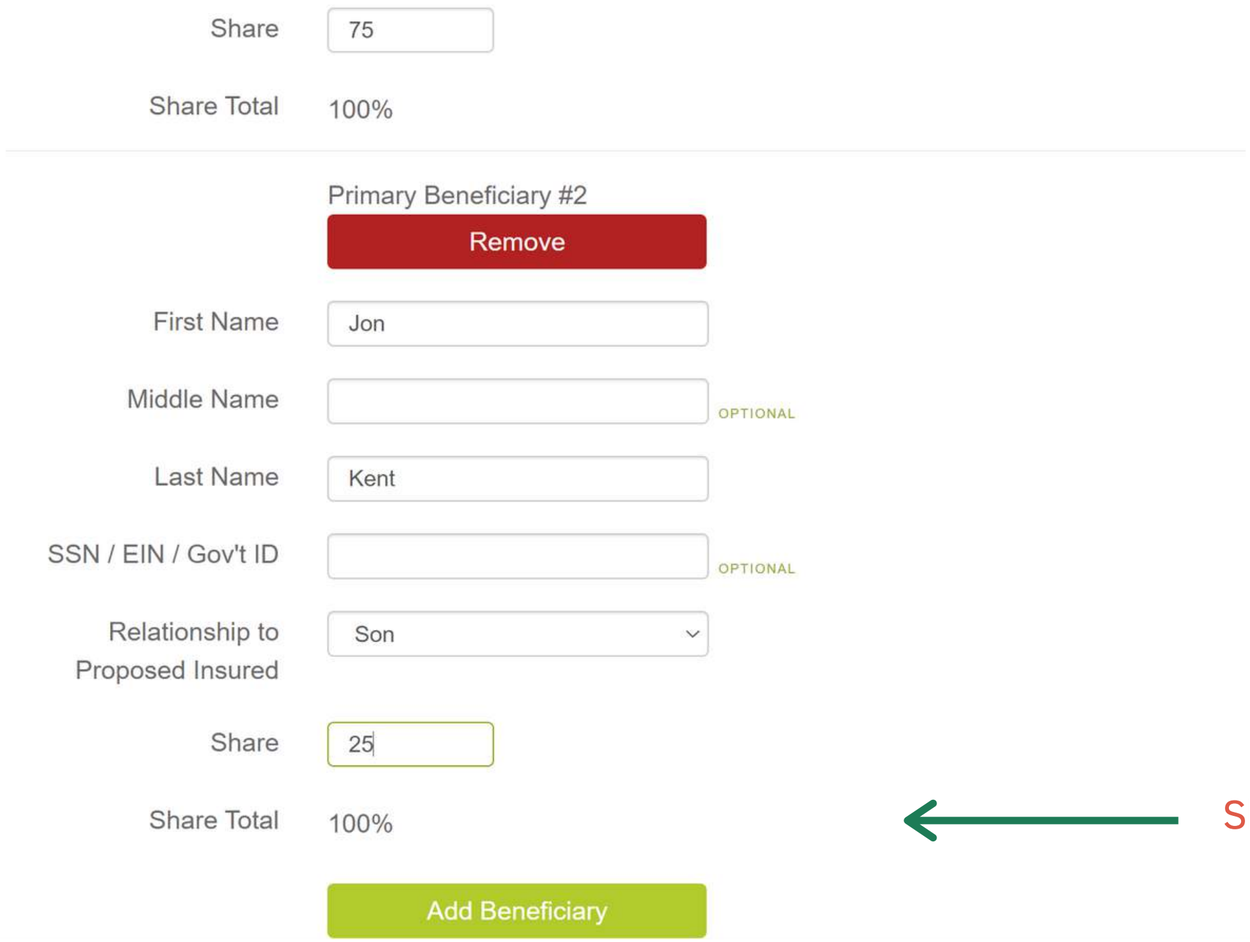



Wide selection of relationships to choose from

If share total is less than 100%, add beneficiaries here

# Application Process

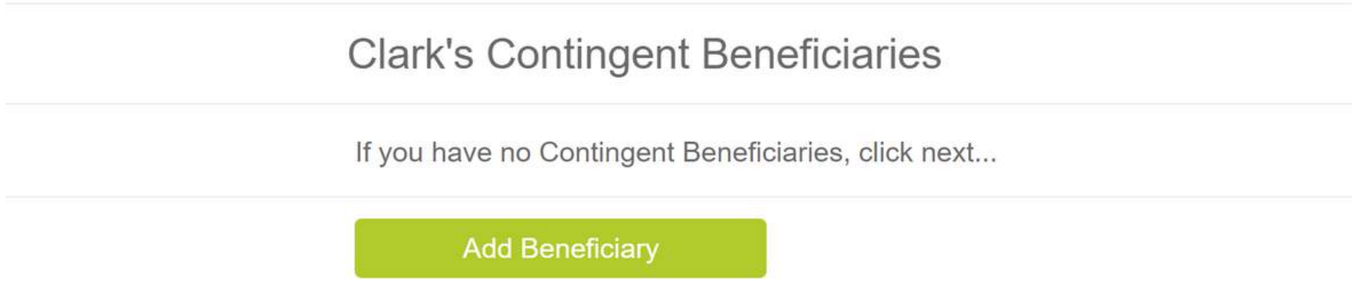
## Beneficiaries




Share total now equals 100%

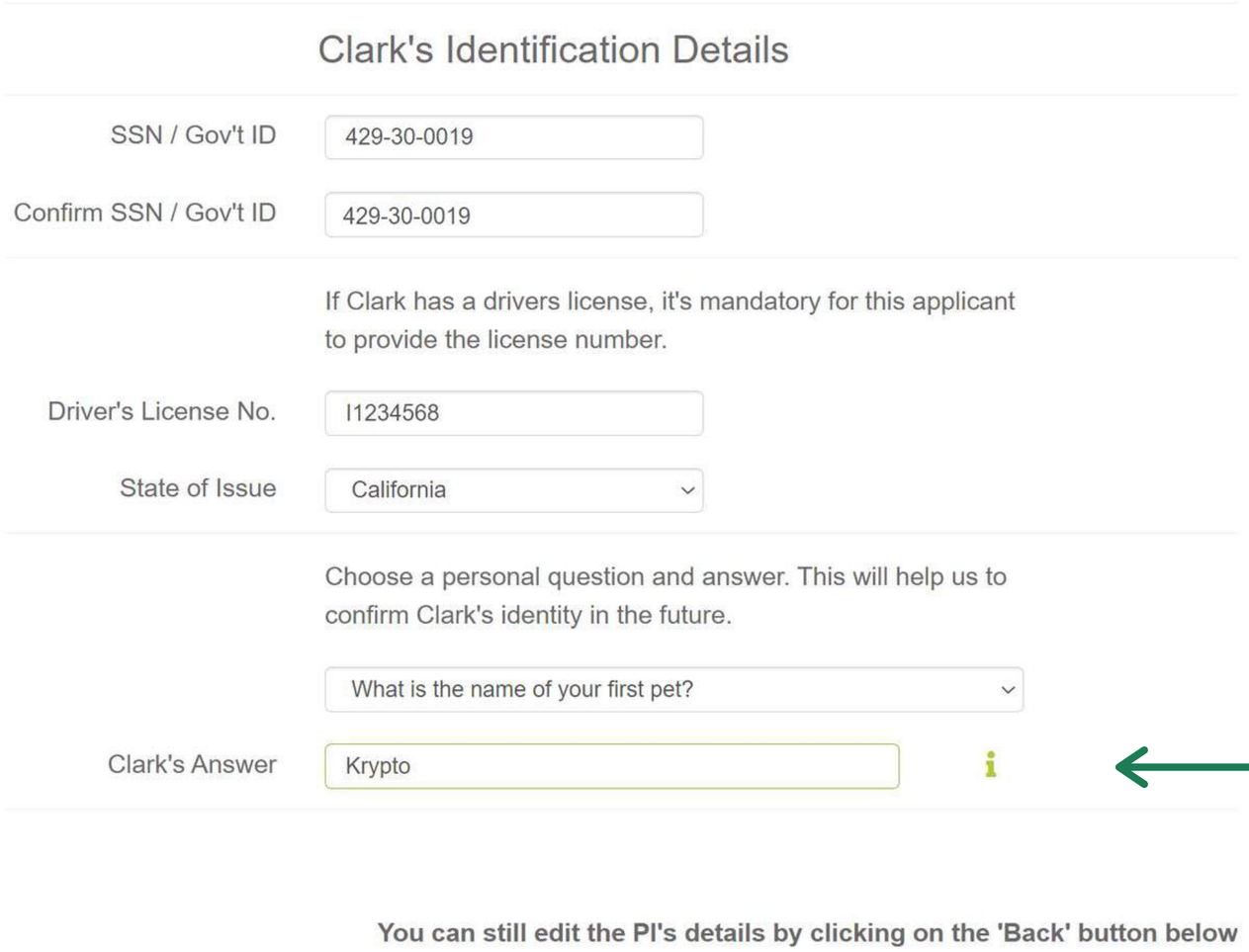
# Application Process

## Beneficiaries




If contingent beneficiaries exist, they are added in the same way as primary beneficiaries. Share totals must total 100%.

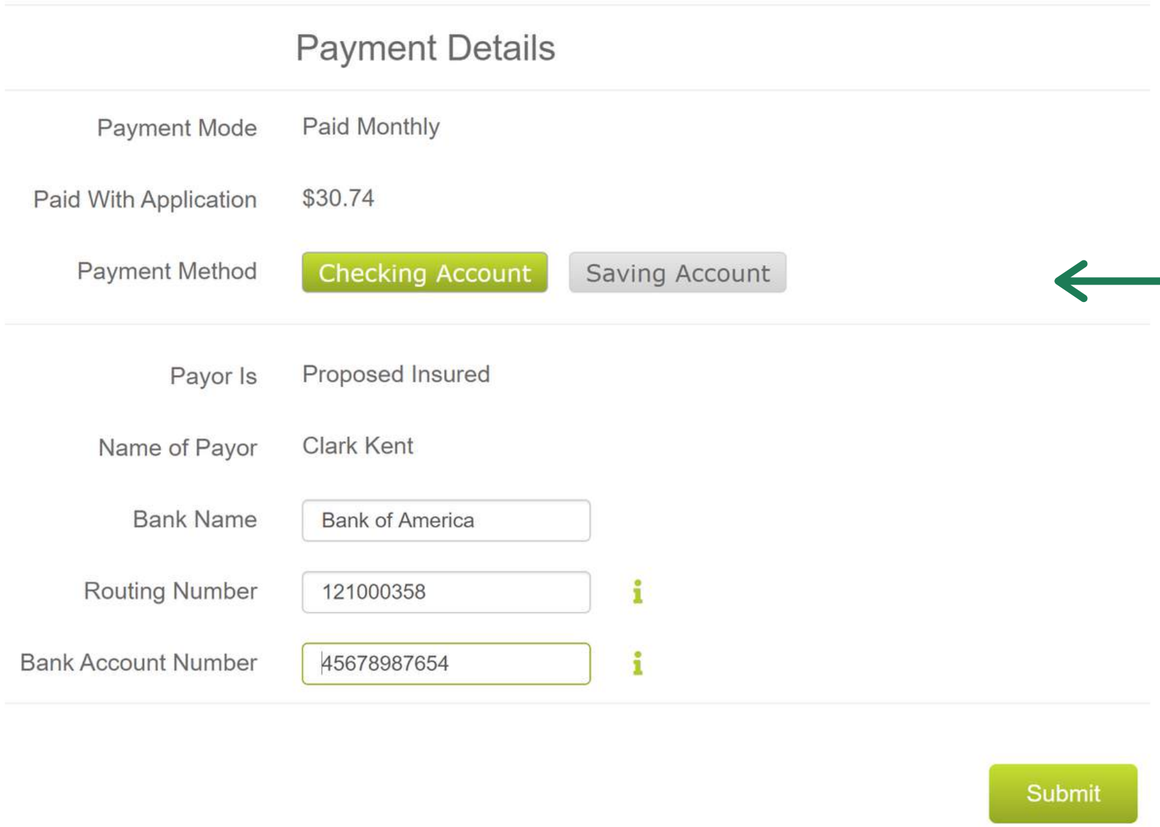
# Application Process




Have applicant write down their answer to access their account later. Agents can also access this answer for them if forgotten. Remember, it is Case Sensitive.

Double check SSN, Driver's License, and secret answer before proceeding.

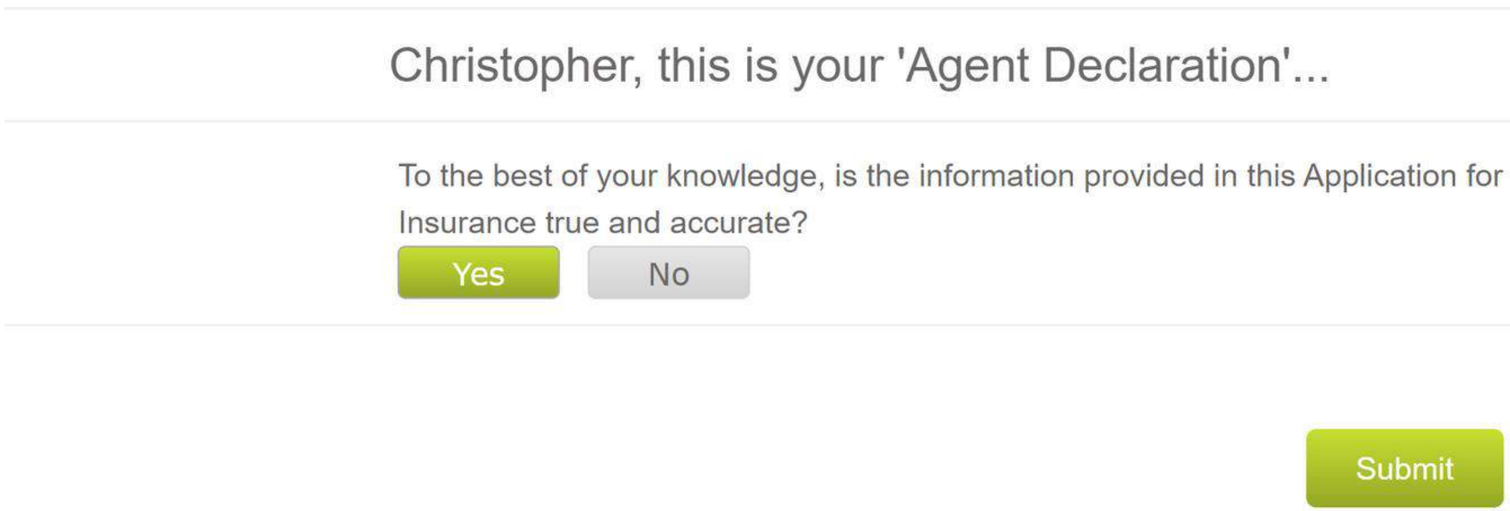
# Application Process




Applicants must use their checking or savings account for ACH payment processing.

Submitting payment information will not immediately charge the applicant's account. The account will not be charged until a policy has been issued.

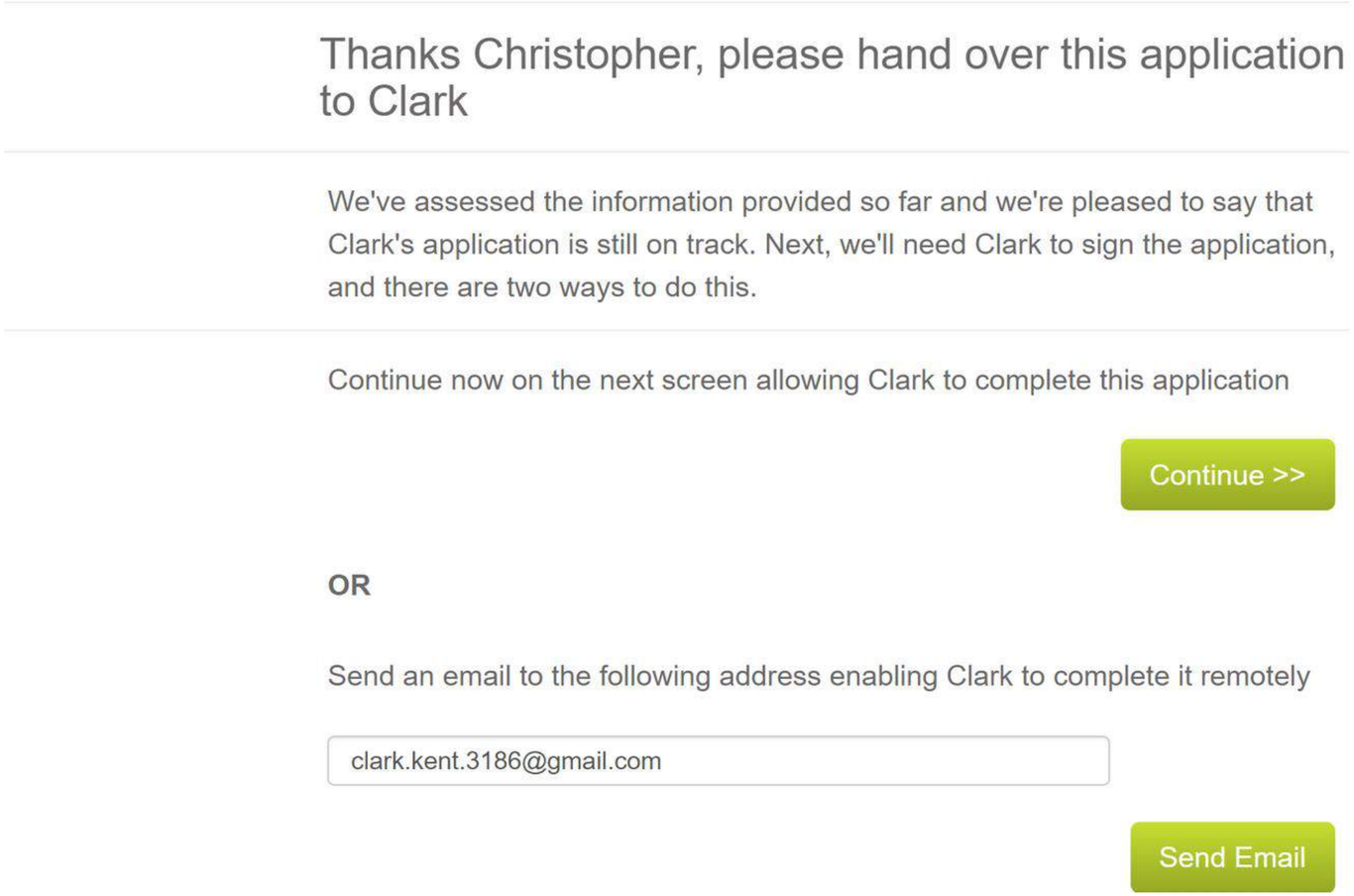
# Application Process




Confirm to the best of your knowledge that the answers are all true and accurate.

# Application Process

## Application Handover

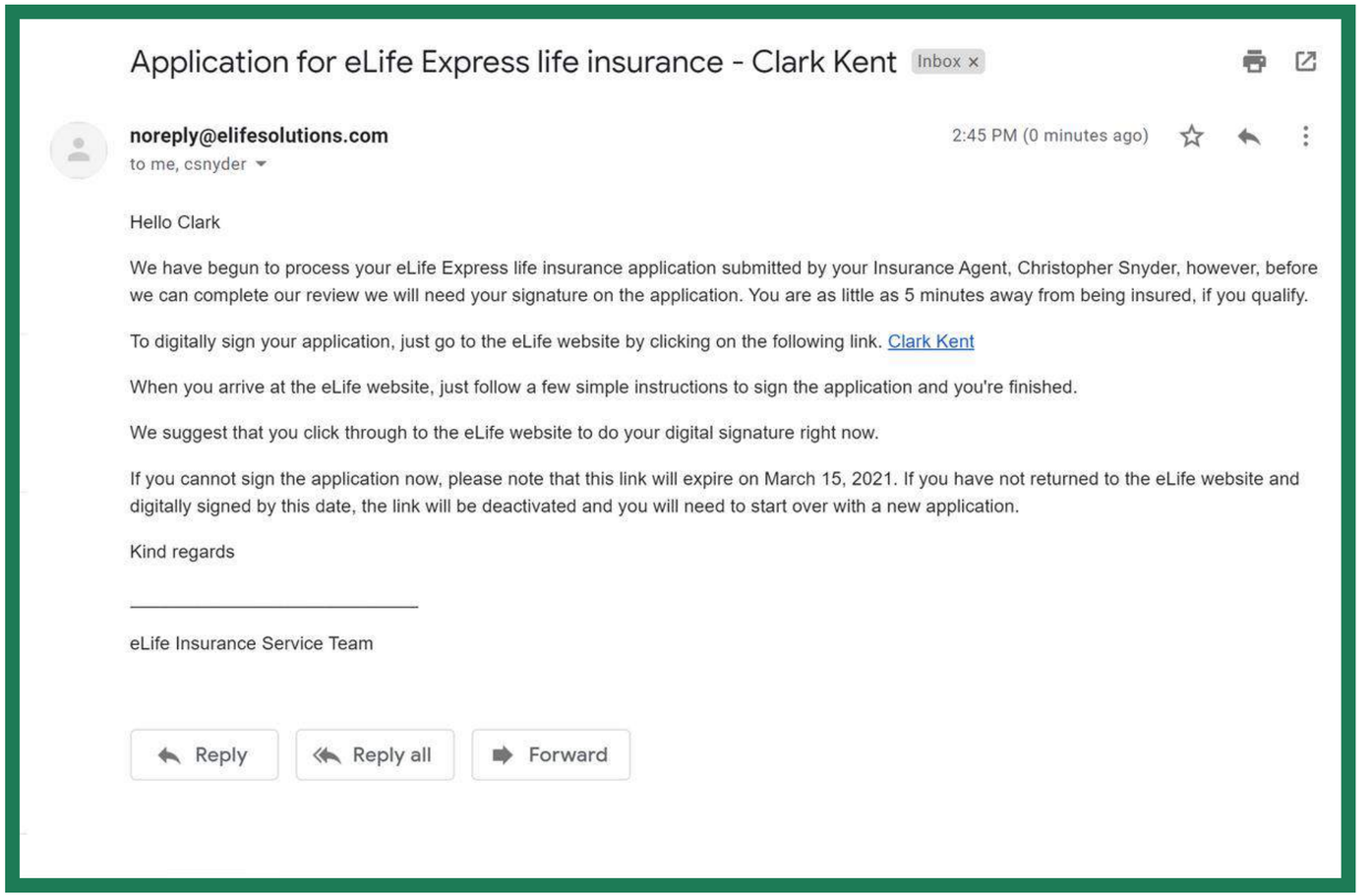



**Option 1**: If you are in the same location, click "continue" and let the applicant use your device.

**Option 2**: If you are not together, click to send an email to the applicant who will receive a link to access the digital signature screen.

# Application Process

## Application Handover: *email*



Application for eLife Express life insurance - Clark Kent Inbox ×

**noreply@elifesolutions.com**
to me, csnyder

2:45 PM (0 minutes ago)

Hello Clark

We have begun to process your eLife Express life insurance application submitted by your Insurance Agent, Christopher Snyder, however, before we can complete our review we will need your signature on the application. You are as little as 5 minutes away from being insured, if you qualify.

To digitally sign your application, just go to the eLife website by clicking on the following link. Clark Kent

When you arrive at the eLife website, just follow a few simple instructions to sign the application and you're finished.

We suggest that you click through to the eLife website to do your digital signature right now.

If you cannot sign the application now, please note that this link will expire on March 15, 2021. If you have not returned to the eLife website and digitally signed by this date, the link will be deactivated and you will need to start over with a new application.

Kind regards

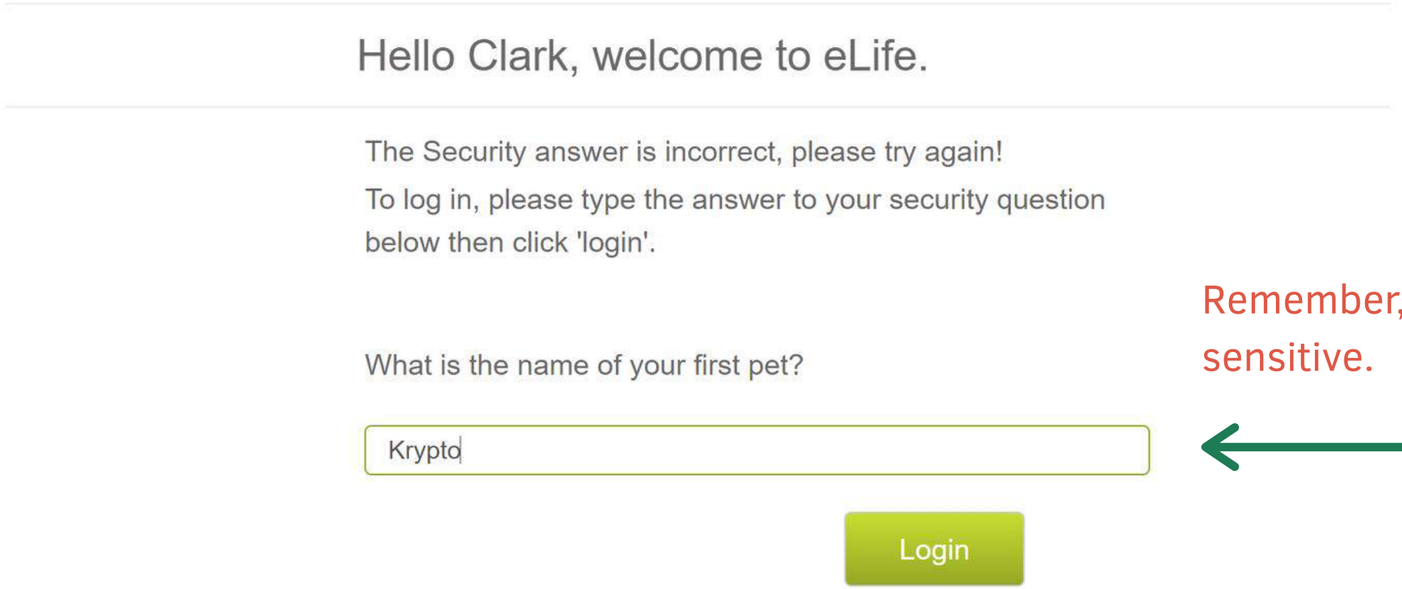
eLife Insurance Service Team

Reply | Reply all | Forward

If completing a telephone sale, ***stay on the call*** with the applicants until they have completed the digital signature screen.

# Application Process

## Application Review & Signing




Remember, this is case sensitive.

Whether completing the review in person or remotely, the screen the applicant sees will be the same.

# Application Process

## Application Review & Signing

### Hello Clark, welcome to eLife.

Your Agent, Christopher Snyder, has completed your application for life insurance and the application is now ready for you to review and sign on the following screen.

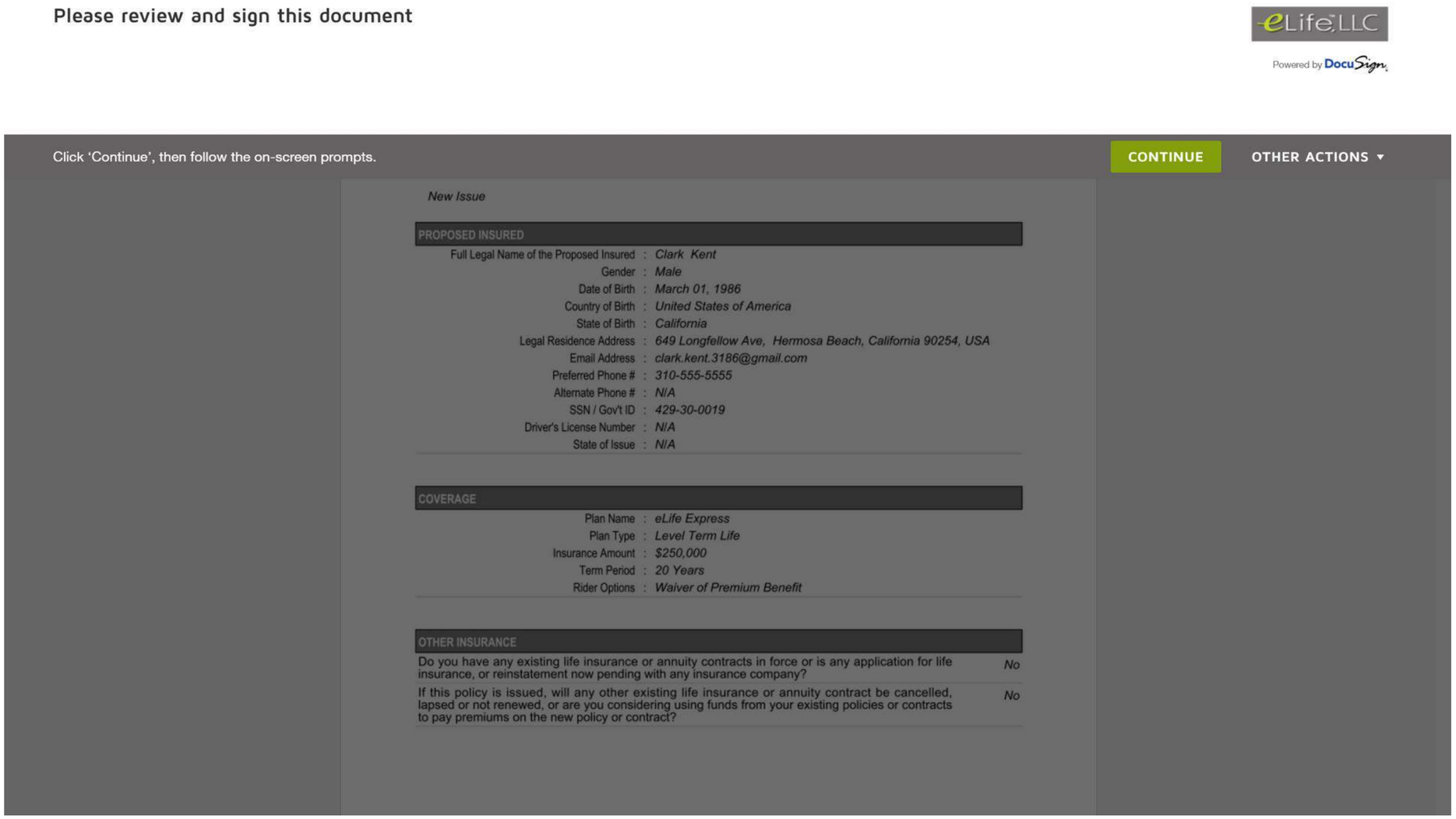
Here's what happens when you click the "Next" button below...

1. Your completed "Application For Insurance" will be displayed on the next screen for you to review and digitally sign here on the eLife website.
2. You'll type your name which we'll accept as your "digital signature".
3. After you've signed, we'll immediately process your application to confirm if we can provide your coverage at the premium we initially quoted.
4. And if we can, we'll issue your Policy right away!

Next

# Application Process

## Application Review & Signing: *DocuSign*

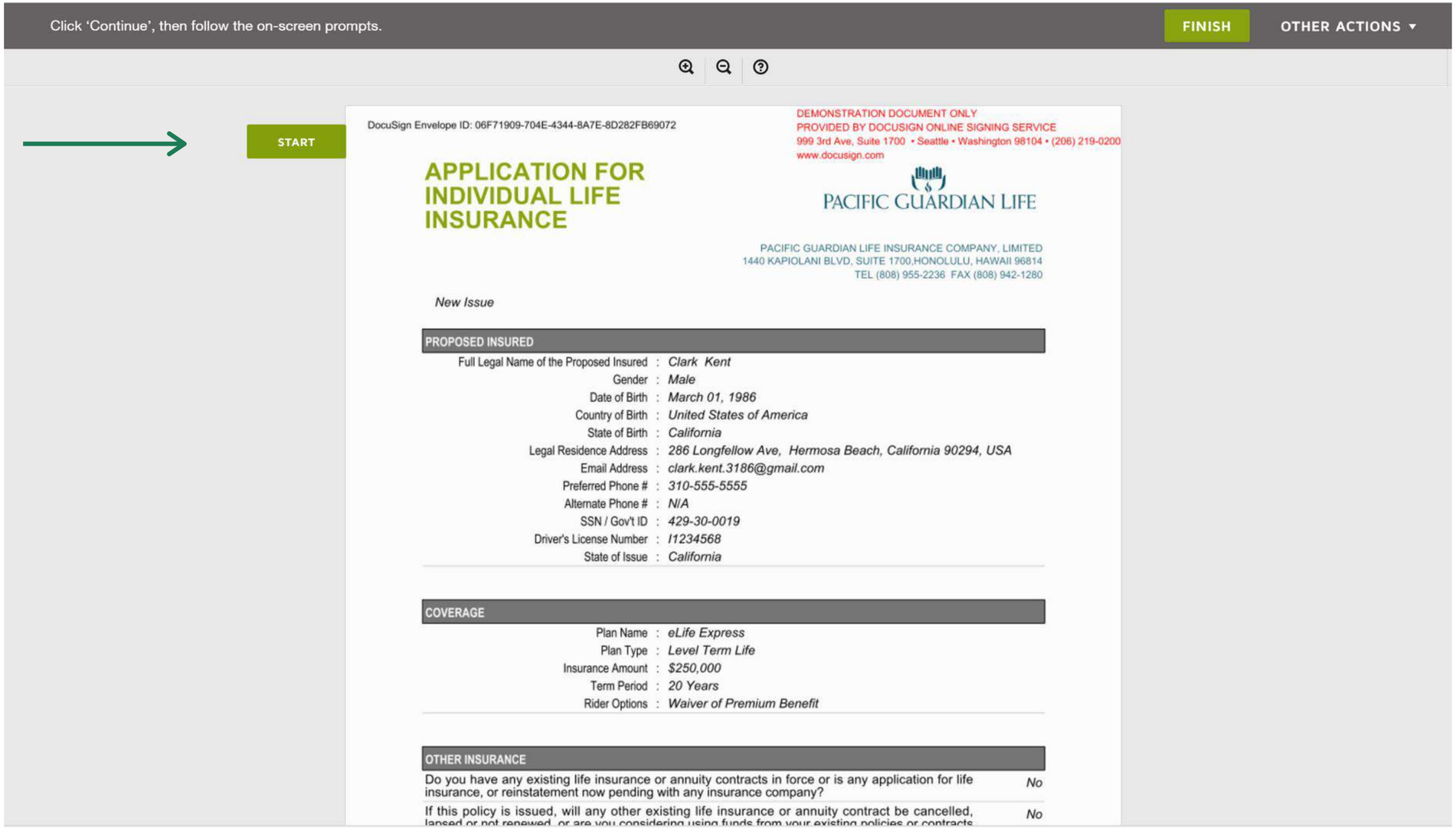



When applicant is ready to proceed with signing, click "continue

# Application Process

## Application Review & Signing: *DocuSign*

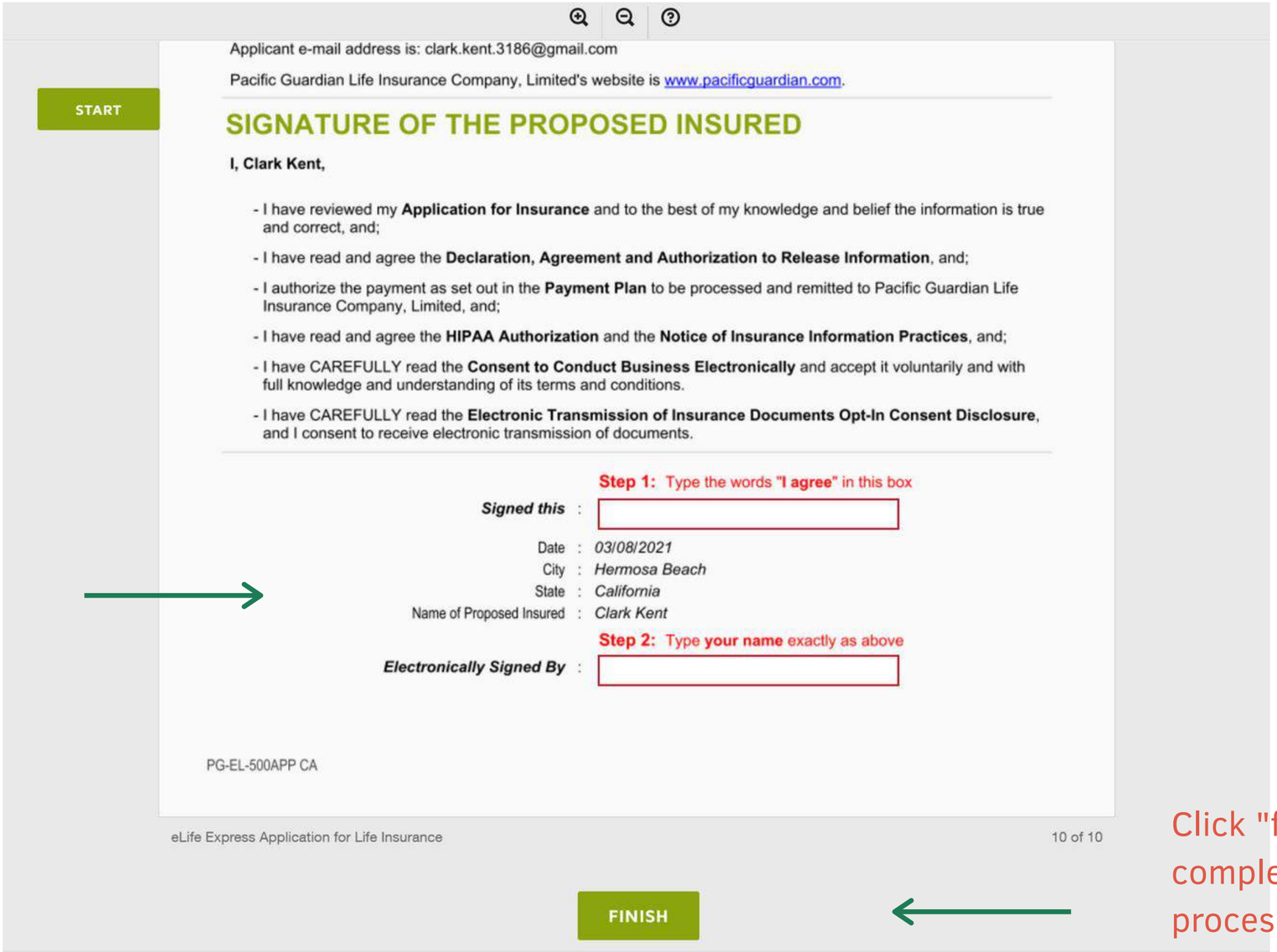
Applicants can either click "start" to jump to the signature portion **or** scroll through to read the entire document.



# Application Process

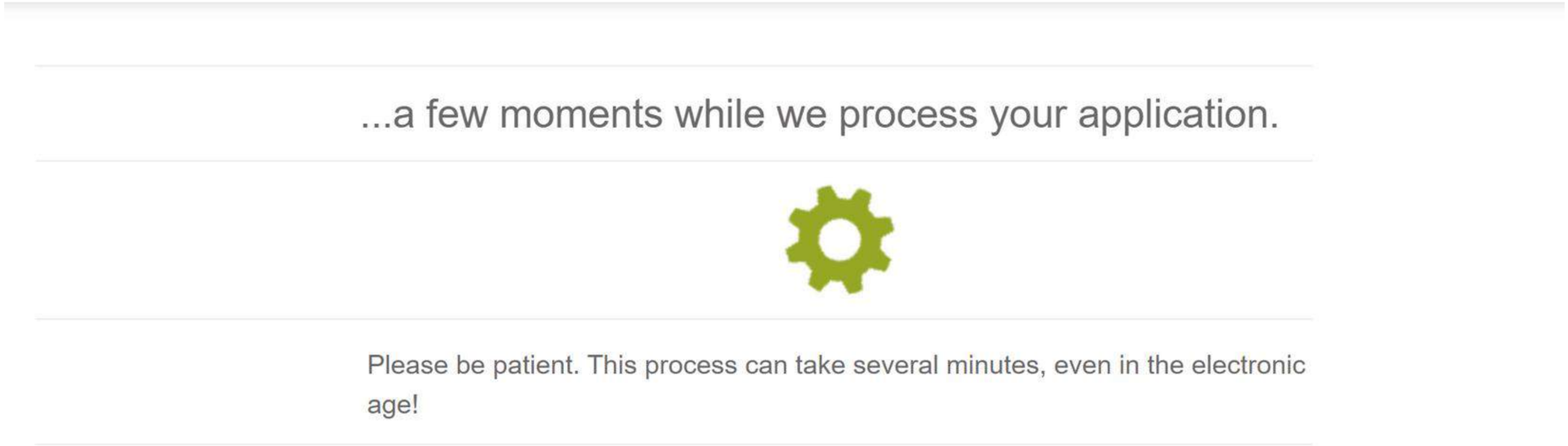
## Application Review & Signing: *DocuSign*

Applicants type "I agree" and their name **exactly as it appears** on the screen to sign.




Click "finish" to complete the signature process.

# Underwriting Process




While the above gear spins, information is being sourced from the Medical Information Bureau (MIB), the Pharmacy Database, Motor Vehicle Records (MVR), Criminal History, Consumer Credit Score, and ID Verification in real time. This usually takes about 60 seconds. Once received, eLife will immediately provide one of the outcome sshown on the next slide.

# Underwriting Process

## ELECTRONIC UNDERWRITING PROCESS

**APPROVED AS APPLIED**

The policy will be INSTANTLY ISSUED online and PAYMENT IS PROCESSED

**APPROVED OTHER THAN AS APPLIED**

An automated online amendment process is initiated and the policy can still be issued instantly.

**NOT ELIGIBLE**

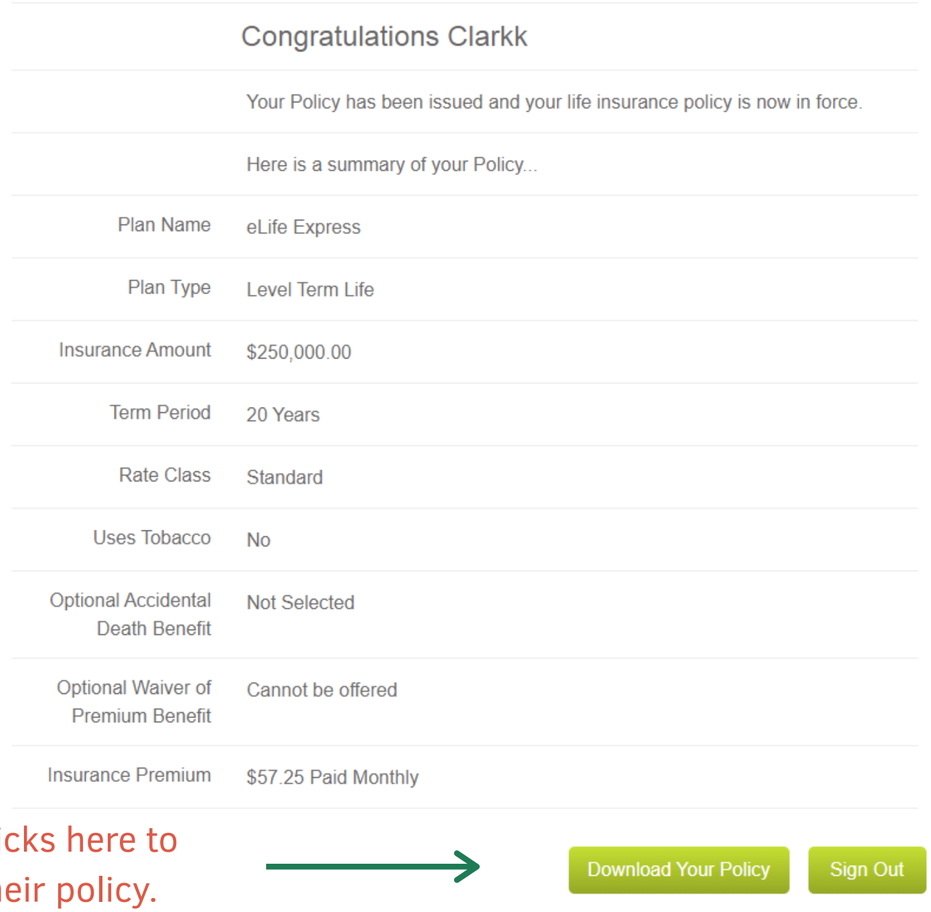
Some applicants with serious health issues will not be eligible for eTerm Express and will be instantly declined

**REQUIRES REVIEW**

Some applications are sent to an Underwriting Workbench for further review by an underwriter to determine eligibility.

# Policy Issuing

## Approved as Applied




Applicant clicks here to download their policy.

# Policy Issuing

## Approved as Applied: Welcome Letter




MARCH 04, 2021

Policy # TP0135009
Insured: CLARKK KENT

***Aloha,***

We send this very special greeting to you as a member of our ever-growing Pacific Guardian Life family. We truly appreciate the trust you have placed in us and stand ready to provide you with the kind of service that embodies that very special feeling of warmth and understanding that we call the Aloha Spirit.

As the largest domestic life insurance company in the State of Hawaii, we are committed to maintaining our financial strength and stability to assure you the high level of security that you deserve. Currently, Pacific Guardian Life has an A.M. Best Rating of "A" (Excellent).

Our corporate slogan "Sharing Our Life with Yours" represents our commitment to sharing and caring that is the core of our Company's philosophy. It is a commitment that we do not take lightly, thus assuring you that we will work hard to deserve your continued loyalty. Soon you will receive a brief questionnaire in the mail regarding your recent purchase. Please take a moment to complete it as your response can help us do a better job of servicing customers such as yourself.

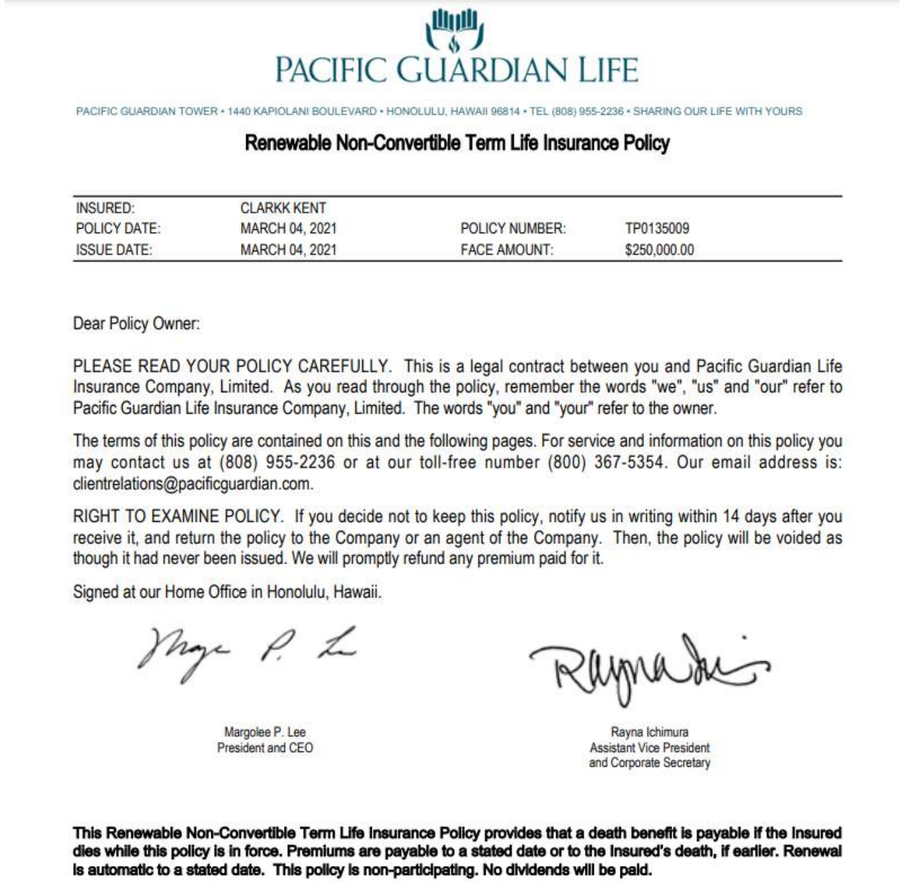
If you have any questions or require further consultation, please feel free to call your agent or our Client Relations Department at the numbers listed below.

Once again, ***Mahalo*** *(Thank you)* for being a member of our family.

The carrier is determined by the state of issue.

# Policy Issuing

## Approved as Applied: Policy Letter



PACIFIC GUARDIAN LIFE

PACIFIC GUARDIAN TOWER • 1440 KAPIOLANI BOULEVARD • HONOLULU, HAWAII 96814 • TEL (808) 955-2236 • SHARING OUR LIFE WITH YOURS

**Renewable Non-Convertible Term Life Insurance Policy**

| | | | |
|---|---|---|---|
| INSURED: | CLARKK KENT | | |
| POLICY DATE: | MARCH 04, 2021 | POLICY NUMBER: | TP0135009 |
| ISSUE DATE: | MARCH 04, 2021 | FACE AMOUNT: | $250,000.00 |

Dear Policy Owner:

PLEASE READ YOUR POLICY CAREFULLY. This is a legal contract between you and Pacific Guardian Life Insurance Company, Limited. As you read through the policy, remember the words "we", "us" and "our" refer to Pacific Guardian Life Insurance Company, Limited. The words "you" and "your" refer to the owner.

The terms of this policy are contained on this and the following pages. For service and information on this policy you may contact us at (808) 955-2236 or at our toll-free number (800) 367-5354. Our email address is: clientrelations@pacificguardian.com.

RIGHT TO EXAMINE POLICY. If you decide not to keep this policy, notify us in writing within 14 days after you receive it, and return the policy to the Company or an agent of the Company. Then, the policy will be voided as though it had never been issued. We will promptly refund any premium paid for it.

Signed at our Home Office in Honolulu, Hawaii.

Margolee P. Lee
President and CEO

Rayna Ichimura
Assistant Vice President
and Corporate Secretary

**This Renewable Non-Convertible Term Life Insurance Policy provides that a death benefit is payable if the insured dies while this policy is in force. Premiums are payable to a stated date or to the insured's death, if earlier. Renewal is automatic to a stated date. This policy is non-participating. No dividends will be paid.**

A full and legally binding life insurance policy is issued with all state-specific ancillary forms

# Policy Issuing

eLife Express Policy TP0135008 has been issued : Clark Kent

CS Christopher Snyder <ChrisSnyder@spectrumdirect.net>
To amanda@radiusco.work

Reply | Reply All | Forward | ...
Thu 3/4/2021 4:26 PM

**Member of the "Inc. 5,000" List of America's Fastest Growing Companies**

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**From:** noreply@elifesolutions.com [noreply@elifesolutions.com]
**Sent:** Thursday, March 04, 2021 4:16 PM
**To:** Christopher Snyder
**Subject:** eLife Express Policy TP0135008 has been issued : Clark Kent

Dear Christopher Snyder
The following policy has been issued to your client:
Insured Person's details

---

Insured Person: Clark Kent
Date of Birth: March 01, 1987
Country of Birth: United States of America
State of Birth: Colorado
Gender: Male
State of residence: California
Preferred Phone #: 310-555-4444
Alternate Phone #:
Email Address: clark.kent.3186@gmail.com
Policy Details

---

Policy Number: TP0135008
Product Name: eLife Express
Insurance Amount: $250,000.00
Term Period: 20 Years
Rate Class: PreferredBest
Uses Nicotine/Vape: No
Accidental Death Benefit: Not Selected
Waiver of Premium Benefit: Selected
Premium: $30.08 Monthly
Kind regards

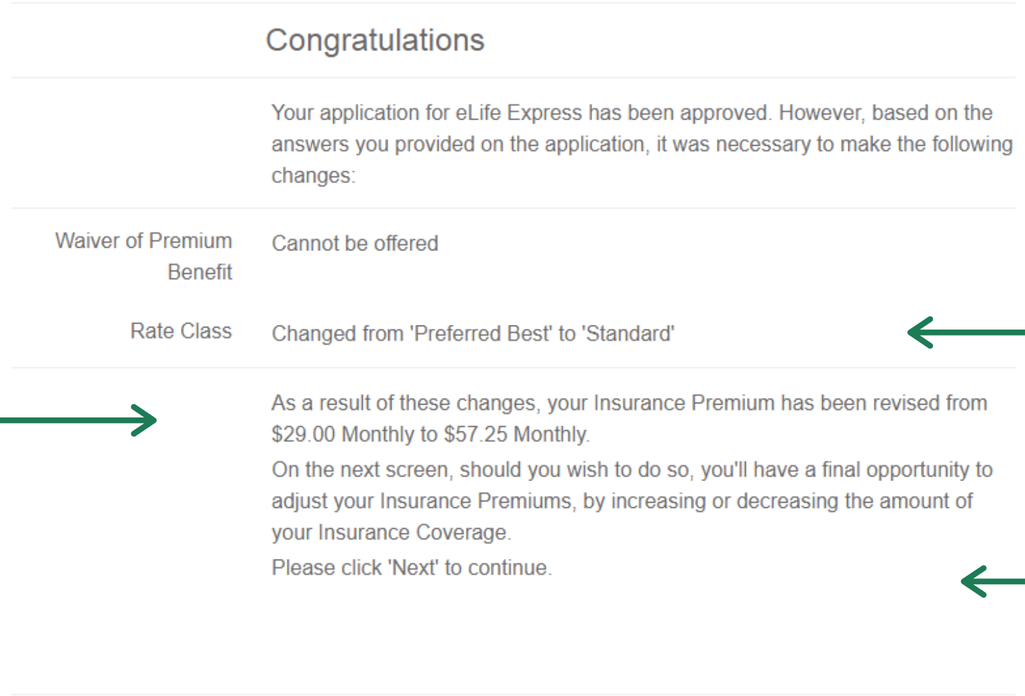
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eLife Insurance Service Team

The Agent is sent an email letting them know the policy has been issued with a summary of the policy details

# Policy Issuing

## Accepted Other than as Applied




The rate class has changed

The premium has increased due to the rate class change.

The applicant can amend their insurance amount on the next page.

# Policy Issuing

## Accepted Other than as Applied

Here is your amended quote...

Payment Mode: Monthly.

Select Coverage

| Insurance Amount | 10 Year Term | 15 Year Term | 20 Year Term |
|---|---|---|---|
| $100,000.00 | ○ $20.17 | ○ $24.58 | ○ $27.08 |
| $125,000.00 | ○ $23.71 | ○ $29.23 | ○ $32.35 |
| $150,000.00 | ○ $27.25 | ○ $33.87 | ○ $37.62 |
| $175,000.00 | ○ $30.79 | ○ $38.52 | ○ $42.90 |
| $200,000.00 | ○ $34.33 | ○ $43.17 | ○ $48.17 |
| $225,000.00 | ○ $37.87 | ○ $47.81 | ○ $53.44 |
| $250,000.00 | ○ $37.67 | ○ $51.42 | ◉ $57.25 |
| $275,000.00 | ○ $40.83 | ○ $55.96 | ○ $62.37 |
| $300,000.00 | ○ $44.00 | ○ $60.50 | ○ $67.50 |
| $325,000.00 | ○ $47.17 | ○ $65.04 | ○ $72.62 |
| $350,000.00 | ○ $50.33 | ○ $69.58 | ○ $77.75 |
| $375,000.00 | ○ $53.50 | ○ $74.12 | ○ $82.87 |
| $400,000.00 | ○ $56.67 | ○ $78.67 | ○ $88.00 |

The applicant can amend their insurance amount and term in order to reduce or change the premium, duration, or face amount.

# Policy Issuing

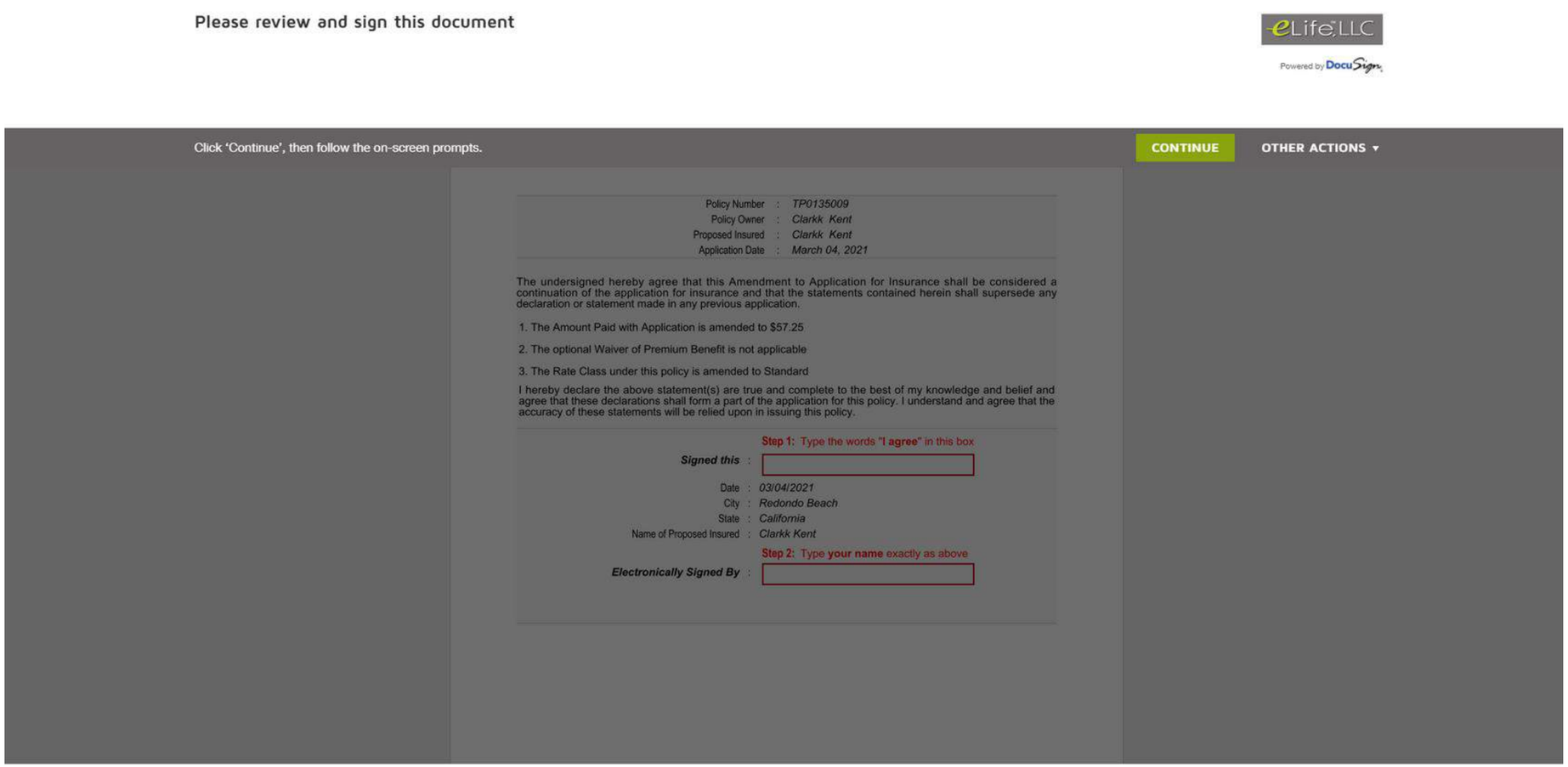
## Accepted Other than as Applied

| Just to confirm... | |
|---|---|
| Plan Name | eLife Express |
| Plan Type | Level Term Life |
| Insurance Amount | $250,000.00 |
| Term Period | 20 Years |
| Optional Accidental Death Benefit | Not Selected |
| Optional Waiver of Premium Benefit | Not Applicable |
| Quoted Premium | $57.25 Paid Monthly |

The applicant reviews and confirms their choice.

# Policy Issuing

## Accepted Other than as Applied




As before, when the applicant is ready to proceed with signing, click "continue

# Policy Issuing

## Accepted Other than as Applied



DocuSign Envelope ID: B046371F-B584-400A-B148-247474B74D9D

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www.docusign.com

**AMENDMENT TO APPLICATION FOR LIFE INSURANCE**

PACIFIC GUARDIAN LIFE

PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LIMITED
1440 KAPIOLANI BLVD, SUITE 1700,HONOLULU, HAWAII 96814
TEL (808) 955-2236 FAX (808) 942-1280

| | | |
|---|---|---|
| Policy Number | : | *TP0135009* |
| Policy Owner | : | *Clarkk Kent* |
| Proposed Insured | : | *Clarkk Kent* |
| Application Date | : | *March 04, 2021* |

The undersigned hereby agree that this Amendment to Application for Insurance shall be considered a continuation of the application for insurance and that the statements contained herein shall supersede any declaration or statement made in any previous application.

1. The Amount Paid with Application is amended to $57.25

2. The optional Waiver of Premium Benefit is not applicable

3. The Rate Class under this policy is amended to Standard

I hereby declare the above statement(s) are true and complete to the best of my knowledge and belief and agree that these declarations shall form a part of the application for this policy. I understand and agree that the accuracy of these statements will be relied upon in issuing this policy.

**Step 1:** Type the words **"I agree"** in this box

***Signed this*** : I agree

Date : *03/04/2021*
City : *Redondo Beach*
State : *California*
Name of Proposed Insured : *Clarkk Kent*

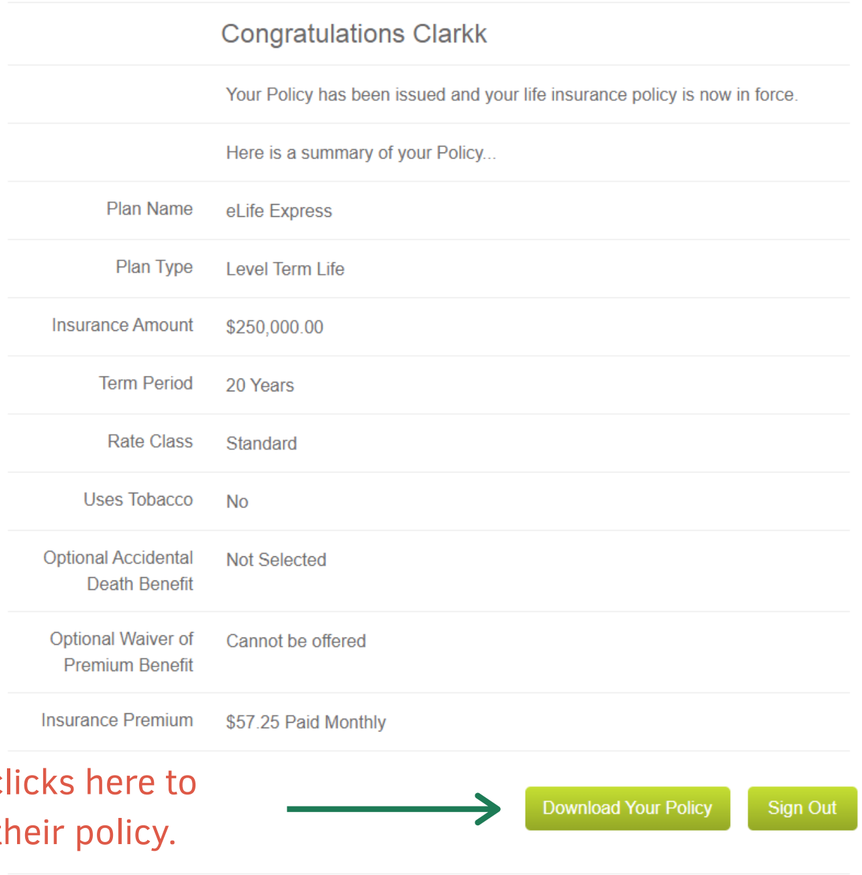
**Step 2:** Type **your name** exactly as above

***Electronically Signed By*** : Clarkk Kent

The applicant types "I agree" and types their name exactly as shown.

# Policy Issuing

## Accepted Other than as Applied

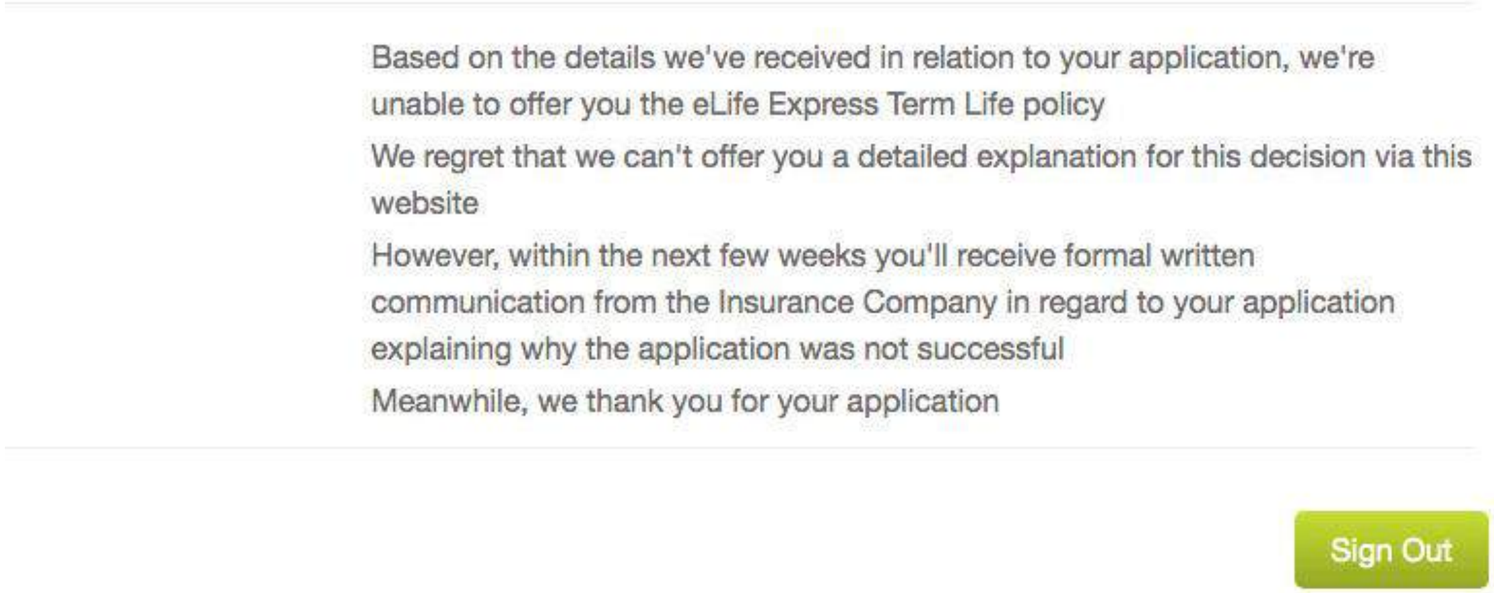



Applicant clicks here to download their policy.

Policy is now issued, "e-Delivery" is complete and payment is processed.

# Policy Issuing

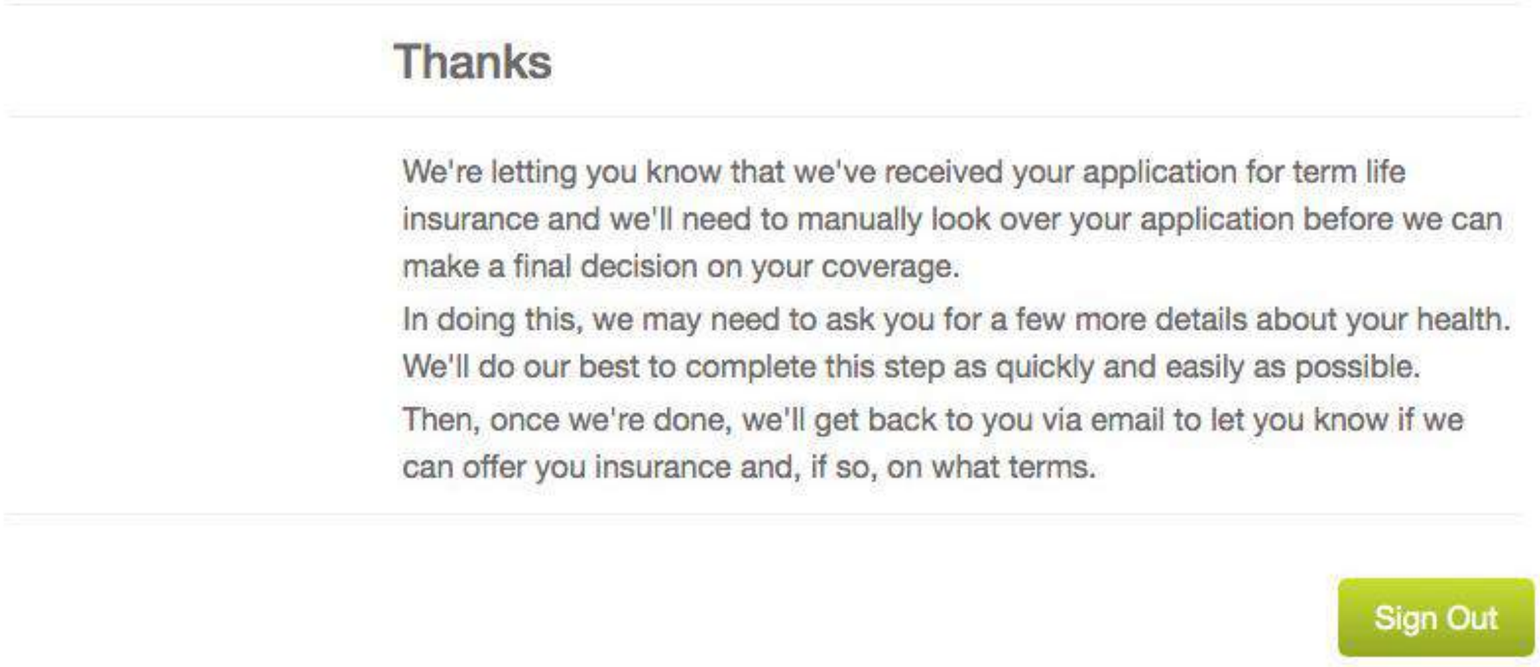
## Not Eligible




If the Applicant is not eligible for the eLife Express program, they will be informed on-screen. They will also receive an "Adverse Action" letter in the mail from the insurer.

# Policy Issuing

## Manual Review Required




If the application is not auto-approved, it is sent to an underwriter for manual review. The review by an underwriter is typically completed in 1 to 2 business days. The applicant and agent will be notified by email.