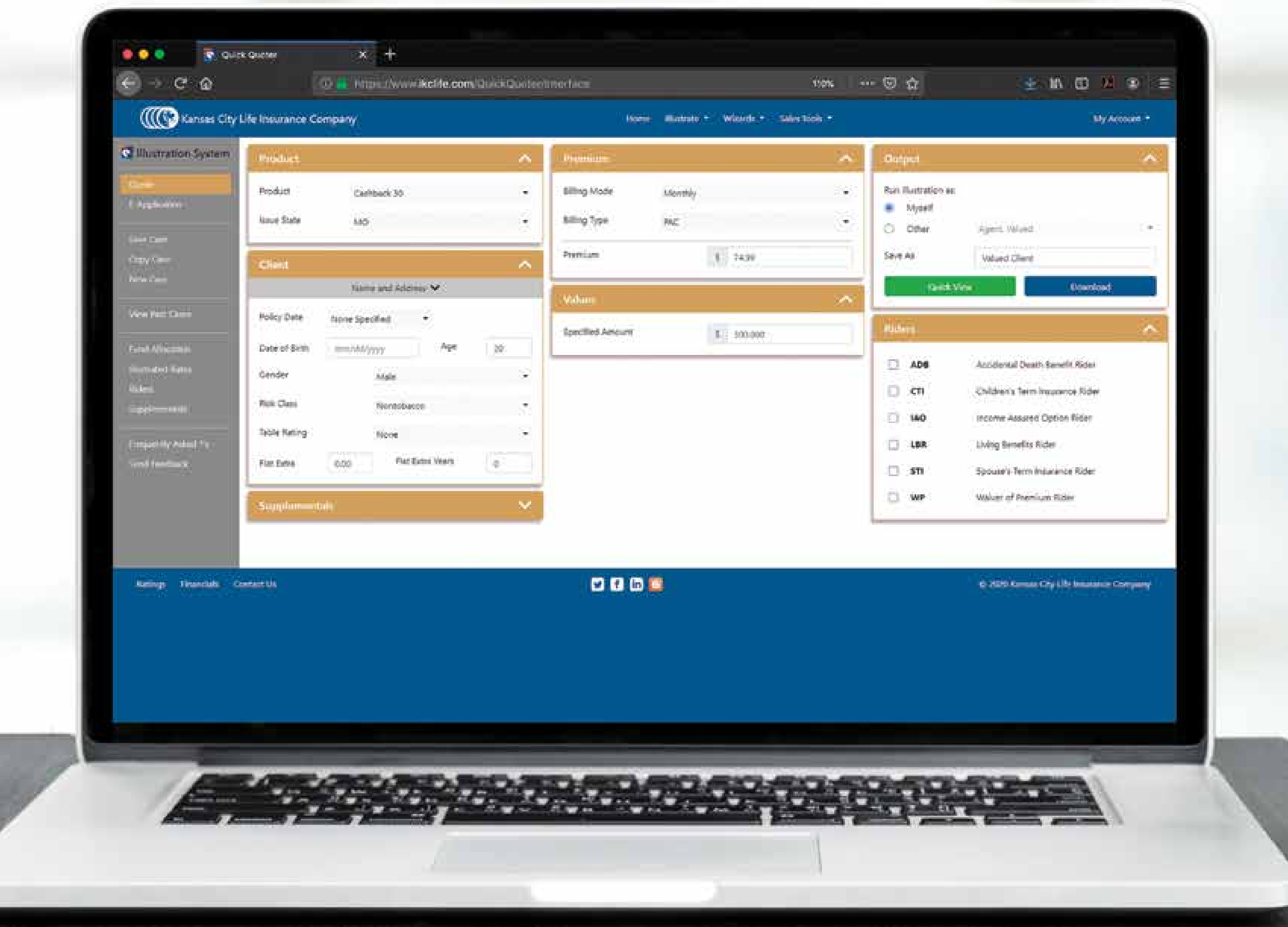
Kansas City Life Insurance Company's
E-App Agent Guide

KANSAS CITY LIFE

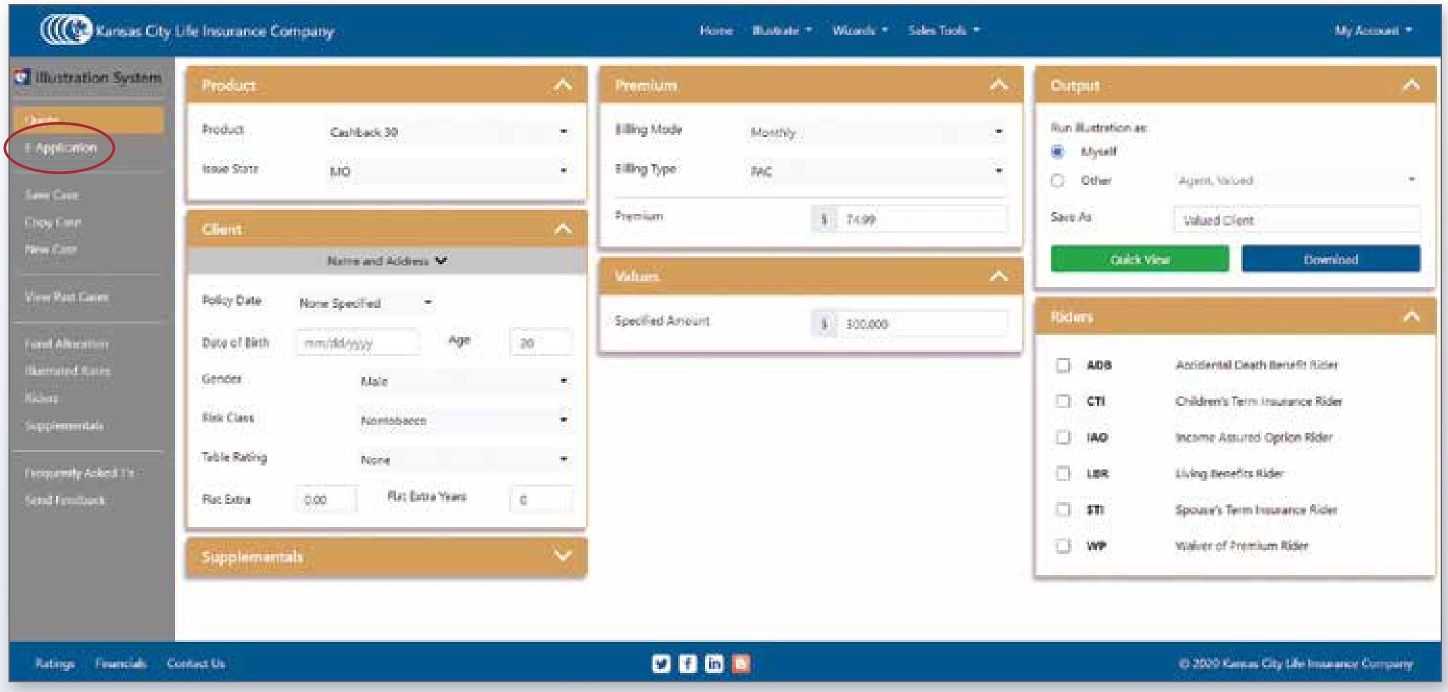


Kansas City Life's E-App

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 Illustration System on *www.iKCLife.com*.

E-Application

The E-Application can be found in the Illustration System. To begin the process, click *E-Application* within the menu.



Fillable Fields

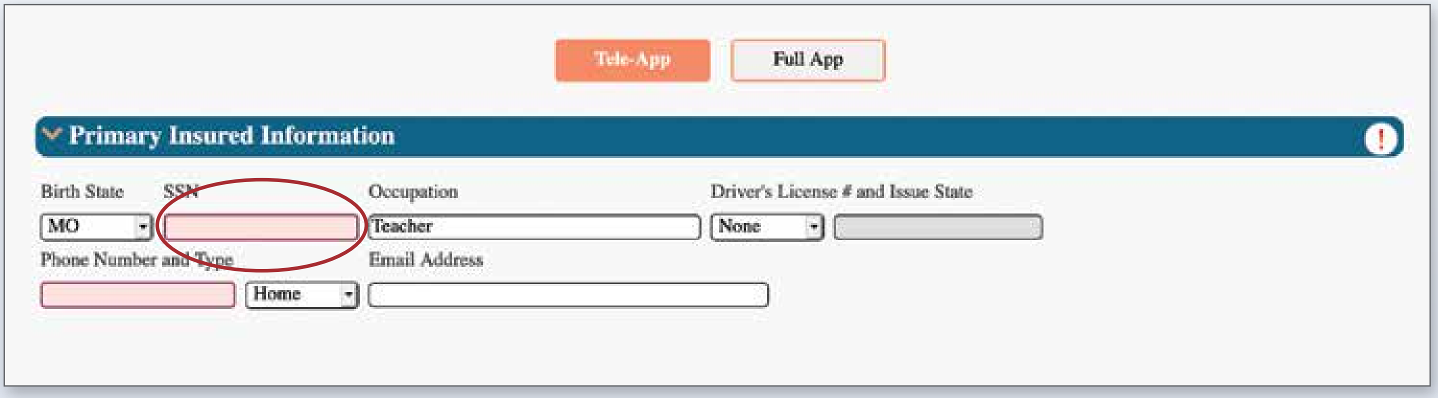
The status icon will change from an exclamation point to a checkmark when the section is complete. Clicking the icon will highlight all fields in the section that still need to be filled out. When finished with a section, click on the header to collapse the section.

The fillable fields shown will depend on the case setup (product, issue state, insured's age, and riders) and the selected application (Tele-App or full).

Users can switch between the Tele-App and full application options without losing what was entered previously. All fields filled will transfer so the user isn't starting from scratch.

If a change needs to be made in the case setup such as adding a rider, click *Quote* within the menu to make the change. Once finished, click back on *E-Application* to continue filling out the forms.

- 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

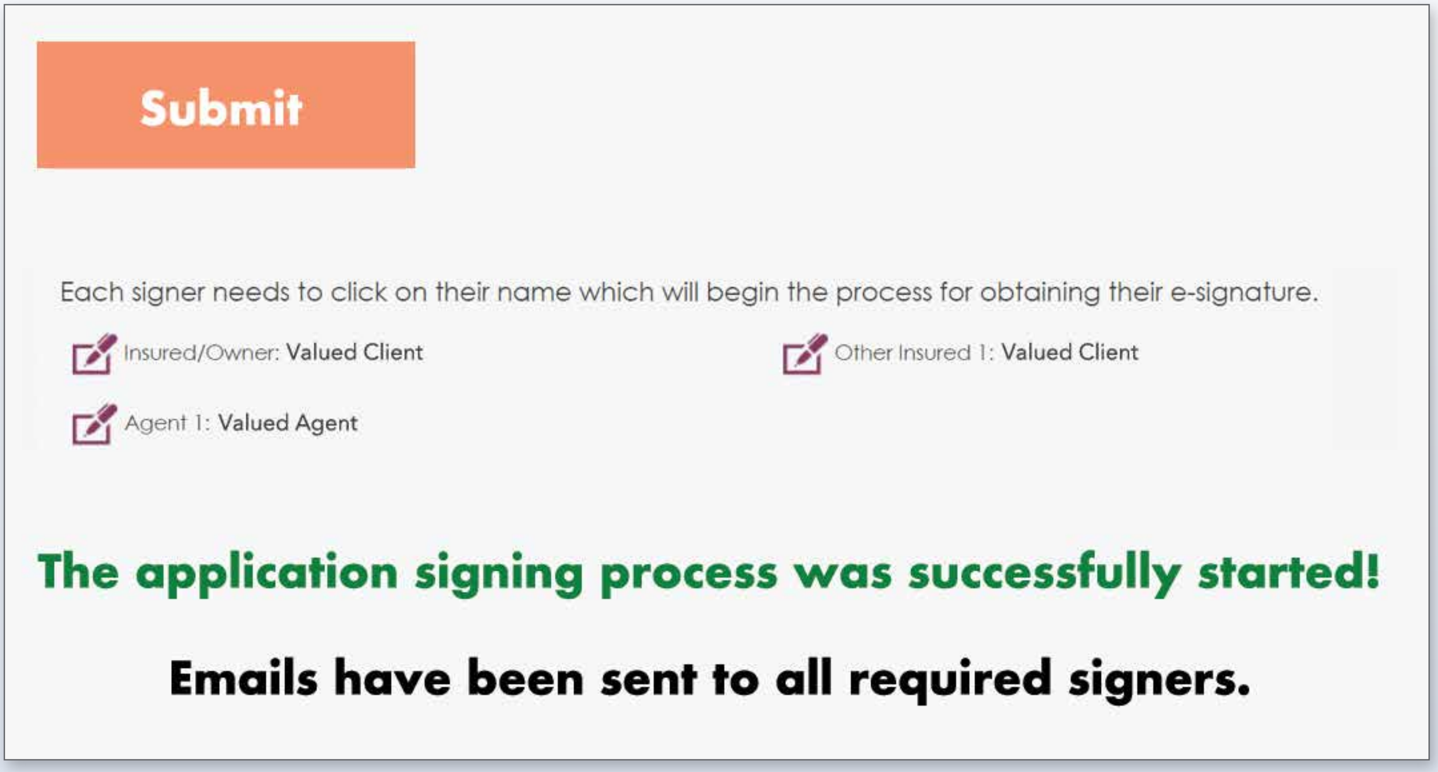
- Collect an email address for each signer.
- Collect signatures in person, via email, or a combination of both.
- Application dated at *City/State.*
    - o When collecting signatures in person, this will be the city and state in which the signatures are being collected. If emailing for electronic signatures, 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 Illustration System. 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*.

For each case, the following can be found within the *Options* drop-down menu:

- *Cancel Document.* This will terminate the document signing process, and it will prevent any further signing of the document. This cannot be done after all signatures have been collected.
- *Download PDF.* This will download a PDF copy of the E-Application that was submitted.
- *Open in Illustration System.* This will open the case for which the E-Application was submitted.

If the E-Application was submitted on an insured older than age 70, with the *Provide Info Later* selected in the banking information section, or if the application was marked with the *Hold for issue* checkbox, a dollar sign ($) will show up on the dashboard after all signatures have been collected. This signifies that you are now able to send out the PAC Form electronically. When ready, click *E-Signature* to open the PAC Form page. If information was collected at time of initial application, it will be pre-filled. Verify or fill out the information required, and from there you can send it to be signed electronically.

Menu

Save Case

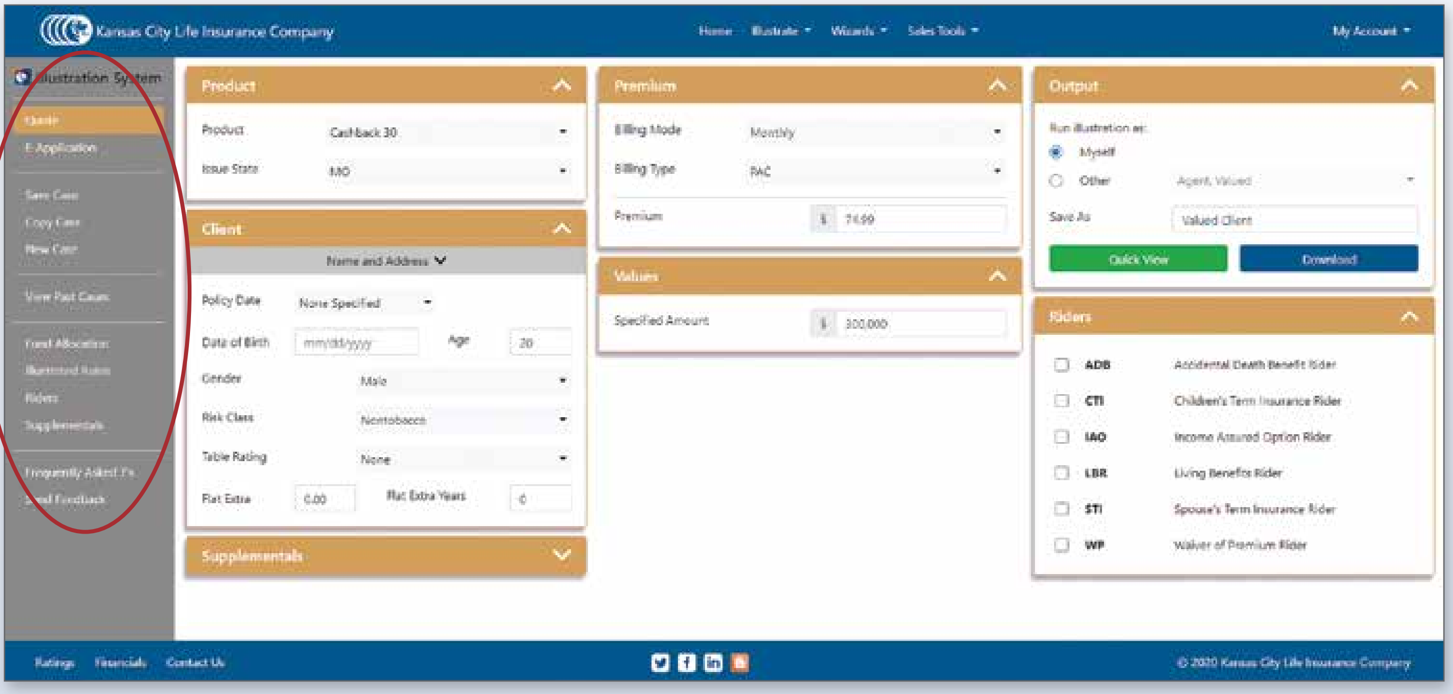
- Save progress while filling out the application.

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, information from the E-Application is also copied over to ensure 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.



Notes

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Kansas City Life Insurance Company
Home Office: Kansas City, MO

3520 Broadway
Kansas City, MO 64111
816-753-7000
www.kclife.com