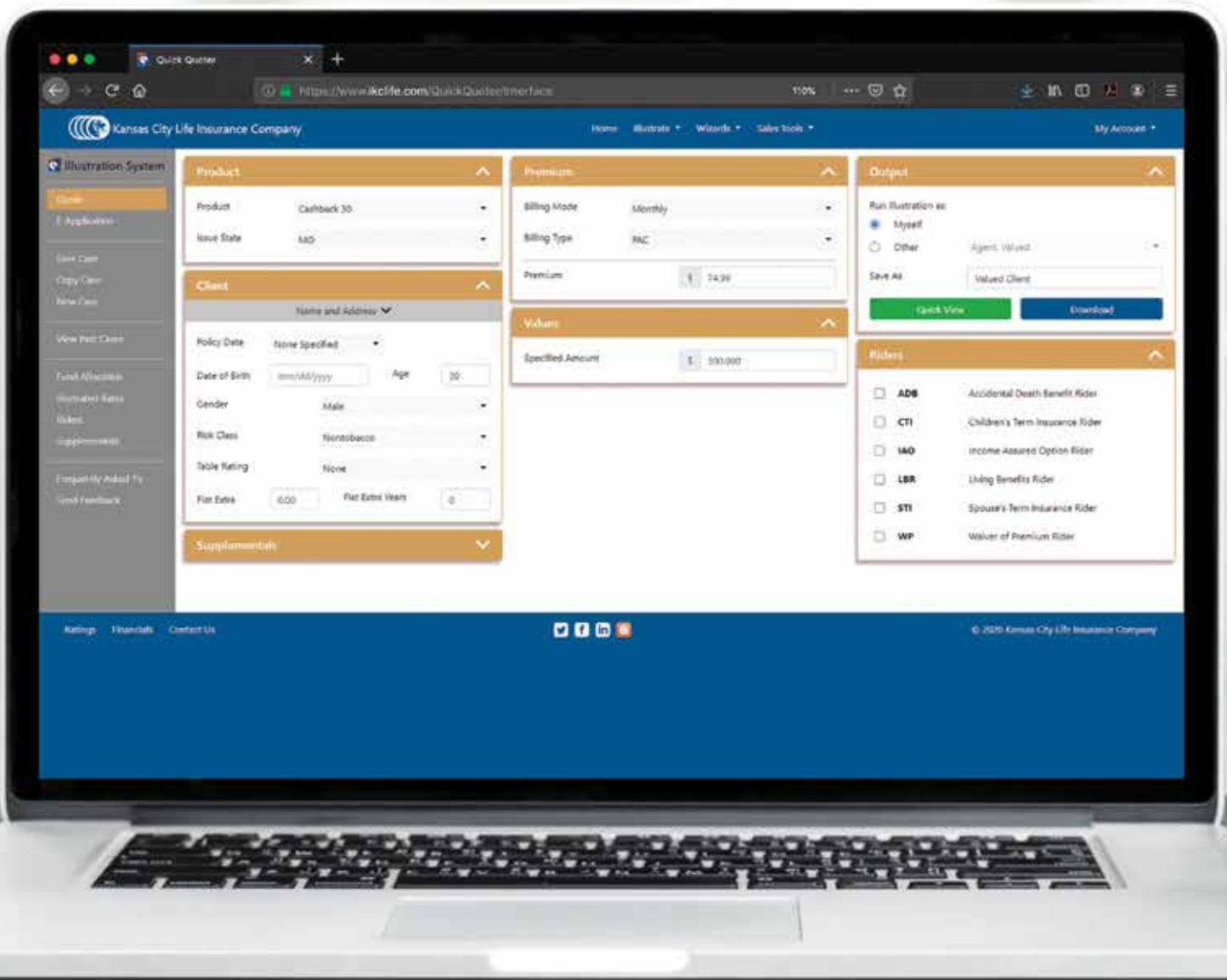


Kansas City Life Insurance Company's E-App Agent Guide

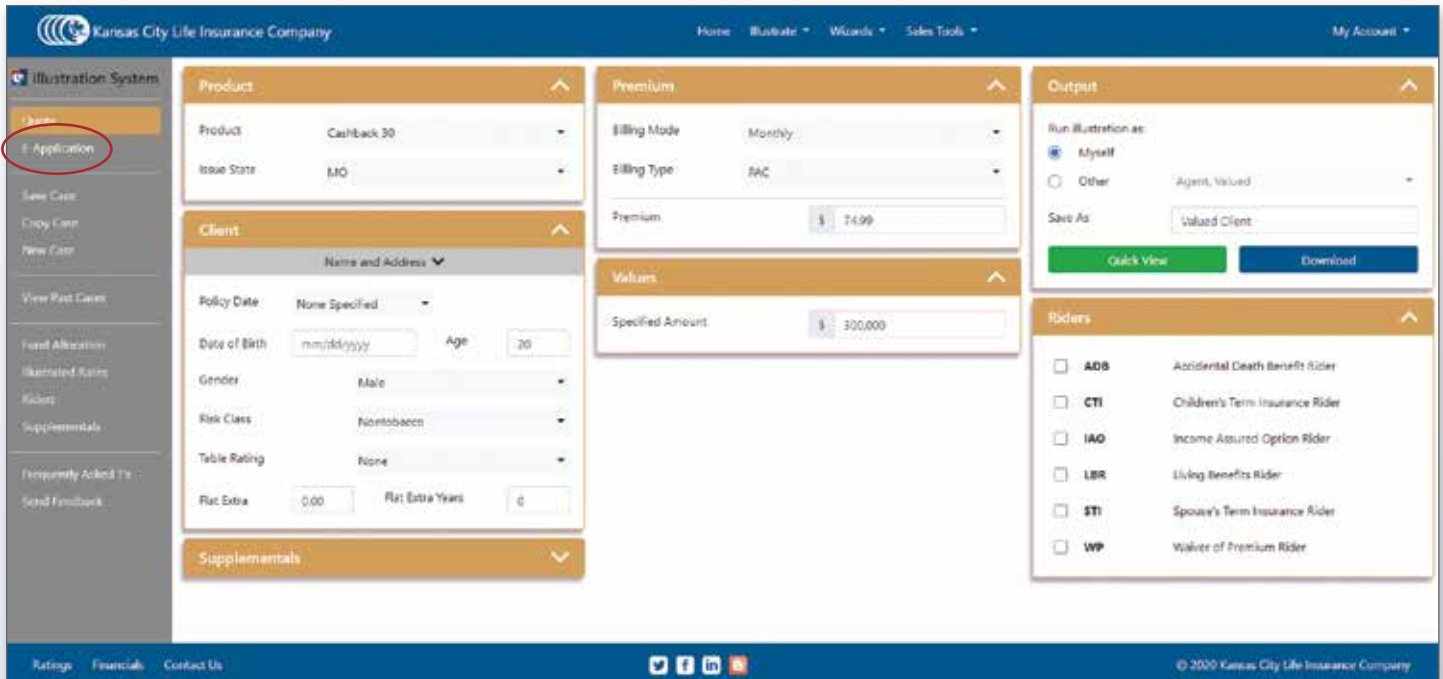


Kansas City Life's E-App

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 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.

The screenshot shows a web form titled "Primary Insured Information" with a red exclamation point icon in the top right corner. At the top, there are two buttons: "Tele-App" (orange) and "Full App" (white). The form fields are as follows:

Birth State	SSN	Occupation	Driver's License # and Issue State
MO	[Red Circle]	Teacher	None
Phone Number and Type	Email Address		
[Red Circle] Home			

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. On the left, under the heading "Preview the filled out applications", there is a checkbox labeled "Include illustration?" which is currently unchecked. Below this is an orange button labeled "View Applications". On the right, under the heading "Begin the e-signature process", there is an orange button labeled "E-Signature". Below these two sections is a red text warning: "Required: Before e-submission is available all required fields must be filled out." At the bottom of the page, there is a dark blue footer containing the text "Kansas City Life Insurance Company" and "3520 Broadway, Kansas City, MO 64111" on the left, and "Ratings Financials" and "© 2019 Kansas City Life Insurance Company" on the right.

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	<input type="text" value="Bob Anderson"/>	<input type="text" value="Bob.Anderson@gmail.com"/>
<input type="checkbox"/> Agent 1	<input type="text" value="Joshua Luther"/>	<input type="text" value="Joshua.Luther@gmail.com"/>

Application Dated at Location

City: State:

Signature confirmation page:

Please verify that all entered information is correct before proceeding.

In Person Signature		Email for Signature	
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

 Other Insured 1: 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 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*.

The screenshot shows the 'Applications Dashboard' interface. At the top, there is a search bar and a list of three cases:

Name	Product	Submitted Date	Due Date	Status
Nick Jones	Signature Term 20	1/21/2021	1/21/2021	✓
Josh Rodriguez	Premier Protection	1/21/2021	1/21/2021	✓
Nathan Smith	Cashback 30	1/11/2021		!

Below the list, there is a detailed view for the selected case (Nathan Smith). It includes a submission code (2F0E2A34F1), the submission date (January 11, 2021), and a list of signers with their email addresses and status:

Agent 1	Insured/Owner	Email	Status
Drew Ryan	Nathan Smith	drew.ryan@iclic.net	✓
		nathan.smith@gmail.com	✗ !

At the bottom of the detailed view, there is a 'Save and Resend Emails' button.

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.

The screenshot shows a detailed view of a case for Drew Ryan. It includes a submission code (2F08BF55E3), the submission date (October 22, 2020), and the date the application was sent to New Business (November 3, 2020). The premium payor is Drew Ryan, and the email address is drew.ryan@gmail.com. A dollar sign (\$) is visible in the top right corner, indicating that the application is ready for electronic signing. At the bottom, there are two buttons: 'E-Signature' and 'Other'.

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.

Kansas City Life Insurance Company

Home Illustrate Wizards Sales Tools My Account

Illustration System

Blank

E-Application

Save Case

Copy Case

New Case

View Past Cases

Fund Allocation

Illustrated Rates

Riders

Supplementals

Frequently Asked Questions

Feedback

Product

Product: Cashback 30

Issue State: MO

Client

Name and Address

Policy Date: None Specified

Date of Birth: mm/dd/yyyy Age: 20

Gender: Male

Risk Class: Nontobacco

Table Rating: None

Flat Extra: 0.00 Flat Extra Years: 0

Supplementals

Premium

Billing Mode: Monthly

Billing Type: RAC

Premium: \$ 74.99

Values

Specified Amount: \$ 300,000

Output

Run Illustration as:

Myself

Other Agent, Valued

Save As: Valued Client

Quick View Download

Riders

ADB Accidental Death Benefit Rider

CTI Children's Term Insurance Rider

IAO Income Assured Option Rider

LBR Living Benefits Rider

STI Spouse's Term Insurance Rider

WP Waiver of Premium Rider

Ratings Financials Contact Us

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KANSAS CITY LIFE

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

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