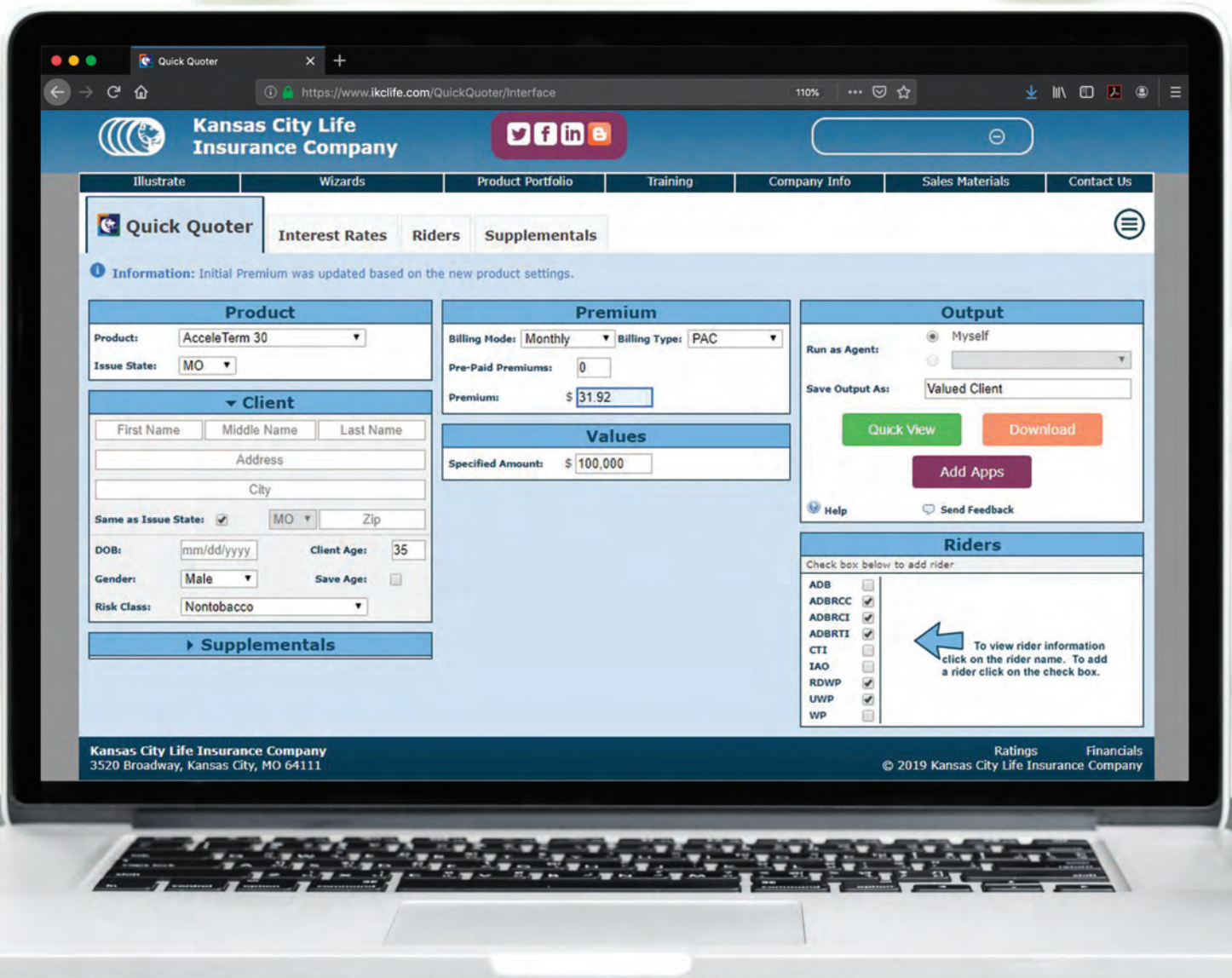


Kansas City Life Insurance Company's AcceleTerm E-App Agent Guide



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.

Add Apps

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

Kansas City Life Insurance Company

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Quick Quoter | Interest Rates | Riders | Supplementals

Information: Initial Premium was updated based on the new product settings.

Product	Premium	Output
Product: <input type="text" value="AcceleTerm 30"/> Issue State: <input type="text" value="MO"/>	Billing Mode: <input type="text" value="Monthly"/> Billing Type: <input type="text" value="PAC"/> Pre-Paid Premiums: <input type="text" value="0"/> Premium: \$ <input type="text" value="31.92"/>	Run as Agent: <input type="text" value="Myself"/> Save Output As: <input type="text" value="Valued Client"/> <input type="button" value="Quick View"/> <input type="button" value="Download"/> <input type="button" value="Add Apps"/> <input type="button" value="Help"/> <input type="button" value="Send Feedback"/>

Client	Values
First Name Middle Name Last Name Address City Same as Issue State: <input checked="" type="checkbox"/> <input type="text" value="MO"/> Zip DOB: <input type="text" value="mm/dd/yyyy"/> Client Age: <input type="text" value="35"/> Gender: <input type="text" value="Male"/> Save Age: <input type="checkbox"/> Risk Class: <input type="text" value="Nontobacco"/>	Specified Amount: \$ <input type="text" value="100,000"/>

Supplementals

Riders
Check box below to add rider: ADB <input type="checkbox"/> ADBRCC <input checked="" type="checkbox"/> ADBRCI <input checked="" type="checkbox"/> ADBRTI <input checked="" type="checkbox"/> CTI <input type="checkbox"/> IAO <input type="checkbox"/> RDWP <input checked="" type="checkbox"/> UWP <input checked="" type="checkbox"/> WP <input type="checkbox"/>

To view rider information click on the rider name. To add a rider click on the check box.

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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 change. 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 form titled "Primary Insured Information" with a status icon 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 (dropdown menu with "None" selected), 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 a question "Is the proposed Insured a United States citizen?" with two radio button options, "Yes" and "No".

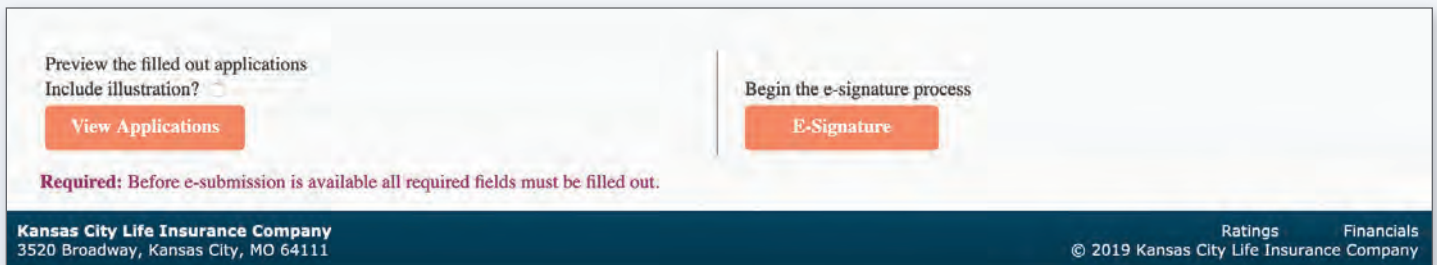
View Applications

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: When signing electronically, the illustration is always included so if it requires a signature (such as the Indexed Universal Life products), it will also receive the electronic signature.



The screenshot shows a user interface with two main sections. The left section is titled "Preview the filled out applications" and includes 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 features an orange button labeled "E-Signature". A red text warning is positioned below the buttons: "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 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
 - Check the *Is everyone signing in person?* box before clicking *Continue*
- Application dated at *City / State*
 - 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.

The following people need to sign the application and/or illustration:
Insured/Owner Agent 1

Is everyone signing in person?

Continue

	Full Name	Email Address
Insured/Owner	<input type="text" value="Valued Client"/>	<input type="text" value="valued.client@gmail.com"/>
Agent 1	<input type="text" value="Valued Agent"/>	<input type="text" value="valued.agent@kcllc.net"/>

Application dated at: City State

Submit

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. You 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 iKCLife Applications Dashboard. On the left is a navigation menu with the following items: Agent Home, Agent List, Applications Dashboard (highlighted), Personal Information, Preferences, and Version Release. The main content area is titled "Applications Dashboard" and shows a list of applications. The first application is for a "Valued Client" named "AcceleTerm 20", dated "7/26/2019". Below this, there are two email addresses: "valued.agent@kclife.net" (marked with a green checkmark) and "valued.client@gmail.com" (marked with a pencil icon and a red exclamation mark). A "Save and Resend Emails" button is positioned below the email addresses. The second application in the list is for a "Valued Client" named "Signature Term 25", dated "7/26/2019" with a completion date of "7/26/2019" and a green checkmark icon.

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.

The screenshot shows the Kansas City Life Insurance Company Quick Quoter interface. A red circle highlights a menu button in the top right corner, which opens a dropdown menu with the following options: New Case, Copy Case, Save Case, and View Past Cases. The interface includes sections for Product, Client, Premium, Values, Output, and Riders.

Product
Product: AcceleTerm 30
Issue State: MO

Client
First Name, Middle Name, Last Name
Address
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
Save Output As: Valued Client
Quick View Download
Add Apps
Help Send Feedback

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


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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 AcceleTerm 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.

Health Statement 

Primary Insured

Height (Feet and Inches) Weight Weight Change (Last 12 Months) Provide Details

Ft. In. Gain ▾

Health Questions

Attention: Due to this answer the Primary Insured is not eligible for coverage under this application. Please choose a different product.

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)?

In the past 12 months, has the proposed Insured used any form of tobacco, or any form of nicotine replacement therapy?

P.I.



KANSAS CITY LIFE

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