

## ELECTRONIC POLICY DELIVERY IS HERE!

You have been eagerly awaiting this great technology and West Coast Life is pleased to announce that Electronic Policy Delivery (EPD) is now available! EPD is the quick, easy, and safe electronic presentation and delivery of a life insurance policy and related information online. Selecting EPD means your client will receive a policy in electronic PDF format instead of paper, fulfill delivery requirements, and pay any premium due online.

### How can EPD work for you and your client?

- ◆ EPD process is a **quick, easy, & safe** delivery method for life insurance policy contracts
- ◆ There is **no difference** in the underwriting process
- ◆ **Quicker** policy delivery to your client
- ◆ Your client can conveniently review their policy **24/7**
- ◆ **Faster** turnaround time on commission payments

### Getting Started with EPD\*

- ◆ Find forms in the Agent/BGA Center of [www.westcoastlife.com](http://www.westcoastlife.com)
- ◆ One page EPD Election Form is included in all life application packets and TeleLife Paper Pre-Application
- ◆ To request EPD, simply complete the EPD Election Form with your client and submit it with the application or the TeleLife Paper Pre-Application
- ◆ When using the TeleLife<sup>SM</sup> process, you will have the option to select EPD during the EZ-App online process

### Best Practices for Client Preparation

- ◆ Preparation is key to a successful EPD experience
- ◆ Provide a valid agent and client email address to West Coast Life
- ◆ Give your client a copy of the EPD Consumer Guide
- ◆ After approved policy is issued, the BGA/Agent receives an e-mail to review and release the policy
- ◆ The client then receives an email with a link to a secure site with the life insurance policy and related information
- ◆ Advise your client to follow the online registration process, review each document and electronically sign if necessary, and make the first premium payment online (*if applicable*)

### Where to Get Additional Information

- ◆ BGAs – contract your RVP for WebEx training
- ◆ Agents – contact your BGA for assistance
- ◆ Check out the available resources at [www.westcoastlife.com](http://www.westcoastlife.com) in the Agent/BGA Center under **Electronic Policy Delivery** including: Agent Guide, BGA Guide, Consumer Guide, and PowerPoint Training

### Your Next Steps...

- ◆ Discuss the benefits of the Electronic Policy Delivery process with your clients
- ◆ When submitting applications to West Coast Life, opt for Electronic Policy Delivery
- ◆ Leave a consumer-approved Electronic Policy Delivery guide with your clients

**For more information: Agents should contact their BGA and  
BGAs should contact their Regional Vice President**

\* The insured, owner, and payor must be the same to elect the EPD process. EPD is not available in the state of NY.