

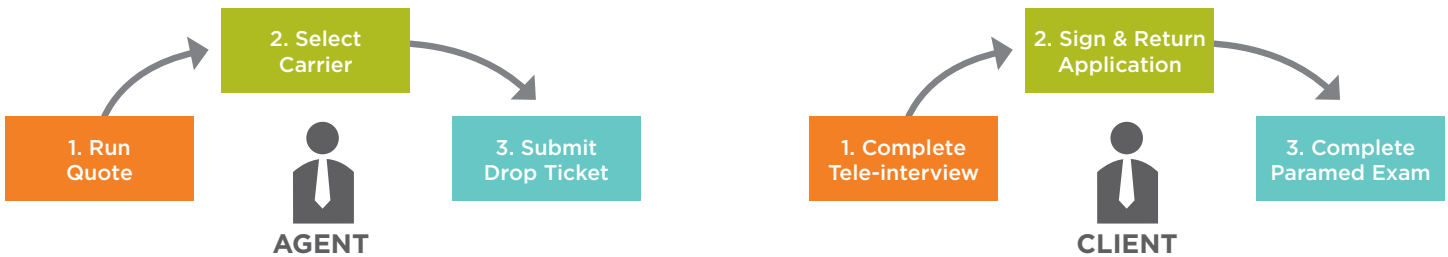
FREQUENTLY ASKED QUESTIONS

WHAT IS EASYLIFE?

EasyLife is an easy-to-use submission tool for life insurance. It allows you, the producer, to either complete a Carrier Application electronically or submit a request for life insurance via a Carrier Drop Ticket.

HOW DOES HIGHLAND'S CARRIER DROP TICKET WORK?

Simply complete a request for life insurance and the carrier fulfillment center, along with the Highland new business team will do the rest! The selected carrier will call your client and complete the Part I and Part II via a secure tele-interview. Once the tele-interview has been completed, we will schedule the paramedical exam (when applicable). The carrier will immediately begin processing the application.



WHAT ARE THE BENEFITS OF HIGHLAND'S CARRIER DROP TICKETS?

This fulfillment process was designed to reduce NIGOs and cycle time and also to minimize the amount of paperwork the agent is required to complete. The submission process is much simpler than completing a full application.

HOW DO I ACCESS HIGHLAND'S CARRIER DROP TICKETS?

In order to submit a request for life insurance using Highland's Carrier Drop Tickets, an agent must first login to easyLife and run a quote. To run a quote:

- a. Log on to easylife.highland.com using your username and password
- b. Click 'Apply'
- c. Select 'Term Products'

WHAT HIGHLAND DROP TICKET CARRIERS ARE AVAILABLE?



FREQUENTLY ASKED QUESTIONS

WHAT PRODUCTS ARE CURRENTLY AVAILABLE FOR HIGHLAND'S CARRIER DROP TICKETS?

Only term products are available for Highland's Carrier Drop Ticket Process.

HOW DOES THE CLIENT SIGN THE APPLICATION?

Electronic signatures are preferred by most carriers and expedite the application process. You should encourage the client to select this option when available.

HOW IS THE APS ORDERED?

All APS requests will be handled by the Highland's new business team and the carrier.

WHO HANDLES THE EXAM? CAN I USE MY CURRENT EXAM COMPANY AND SET IT UP MYSELF?

The carrier will work with HCB to ensure any necessary exams are ordered.

ARE REPLACEMENTS AVAILABLE THROUGH EASYLIFE?

Replacement options are determined by the carrier and vary by state and product.

HOW DO I RECEIVE UPDATES ON MY CASES SUBMITTED USING HIGHLAND'S CARRIER DROP TICKET?

Visit easylife.highland.com or highlandbrokerage.com and click the "My Cases" button.

WHO DO I CONTACT FOR SUPPORT?

Please contact your local HCB office for product and sales support. If you are having technical issues accessing the site, contact support@highland.com or 205.263.9219.