

Protective Velocity

# PLUS: Protective Life Underwriting Solution

## Tailored underwriting + optimized speed

One size doesn't fit all when it comes to underwriting. That's why we offer PLUS — a solution designed to underwrite applicants with the least invasive requirements possible. The program is available with selected Protective life insurance solutions and optimizes application speed to issue.

### Applications going through our PLUS program experience:

- Immediate retrieval and processing by TeleLife® upon submission from your drop-ticket platform, or TeleLife EZ-Worksheet.<sup>1</sup>
- An option for customers to receive text message reminders regarding their TeleLife phone interview.
- An option for customers to voice-sign their application during the phone interview.
- Customer calls made within 24 hours.
- TeleLife phone interviews conducted by Protective employees.
- Overall cycle time reduced.

### What the process looks like

Once a ticket is submitted, customers will receive a call to complete a TeleLife interview. This will help determine which path is best suited for the customer's individual qualifications:

- Accelerated Underwriting
- Traditional Underwriting

TeleLife manages the entire process from start to finish. If an applicant qualifies for accelerated underwriting, no fluids or attending physician statements (APS) are required. And after the voice signature or e-signature is obtained, the policy can be issued shortly thereafter.

If traditional underwriting is indicated, Protective takes care of the rest: scheduling exams, ordering medical records and requesting additional information. TeleLife agents are Protective employees, so you and your customers are assured by our standards and quality throughout the process.

Together, we'll help more people achieve the protection and security they deserve.

**Additional information on next page.**

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<sup>1</sup> Compatibility must be approved by Protective Life.

Life insurance policies are issued by Protective Life Insurance Company, Nashville, TN.

Policy form numbers, product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

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PLAG.772780 (09.21)

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Not Insured By Any Federal Government Agency		May Lose Value