

Move Your Business Forward With Protective Velocity

From application submission to sales commission, we're committed to making both buying and placing life insurance faster and easier. With Protective Velocity, our suite of digital capabilities, we can help you streamline the application process to help speed up production time and drive your business forward. And ultimately, Protective Velocity allows you to work more effectively and efficiently.

Enhanced EZ-App: Drop-ticket Platform

Trade paper applications for EZ-AppSM when dropping Protective Advantage ChoiceSM UL, Protective Custom ChoiceSM UL (10 – 30) and Protective[®] Classic Choice Term tickets.

When using EZ-App, you can:

- Avoid NIGOs and data entry errors
- Submit applications faster and more efficiently
- Complete applications on desktop and mobile devices

PLUS: Protective Life Underwriting Solution: Tailored Underwriting

One size doesn't fit all when it comes to underwriting. PLUS is designed to underwrite applicants with the least invasive requirements possible and is available with Protective Classic Choice Term and Protective Custom Choice UL (10 – 30). PLUS is available for applications submitted from EZ-App, another drop-ticket platform or TeleLife EZ-Worksheet.

PLUS optimizes speed to issue by:

- Providing clients with the opportunity to qualify for accelerated underwriting
- Reducing overall cycle time

TeleLife[®]: Innovative Approach to Application Fulfillment

When you submit an application, Protective's TeleLife team takes care of the rest: completing the interview, scheduling exams, ordering medical records (if needed) and requesting additional information. And since TeleLife agents are Protective employees, you can expect our standard of quality throughout the process.

With TeleLife, you can just submit it and forget it because:

- Application submissions are retrieved immediately*
- Client interview calls are initiated within 24 hours of application submission
- TeleLife interviews are conducted by Protective employees
- Clients have the option to voice sign their application during the phone interview
- TeleLife text message reminders are available

Additional information on next page.

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Electronic Policy Delivery

Go paperless and get your customers covered faster by enrolling in Electronic Policy Delivery (EPD.)

With electronic policy delivery, you can:

- Review, approve and deliver policies to clients electronically through our secure website
- Speed up the delivery process by signing up for direct-to-customer EPD
- Track delivery status
- View and download completed policies and delivery requirement

E-Signature

Eliminate the need for paper-based signatures and time-and-place limitations. You and your clients can use E-Signature any time, from anywhere.

Protective accepts E-Signatures from:

- Adobe
- DocuSign
- eSign Live
- Paperless Solutions Group

Let's deliver on our promises. Together.

* via EZ-App or Protective-approved drop-ticket platform

Life insurance products are issued by Protective Life Insurance Company, Birmingham, AL. 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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Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value