

Voice Signature

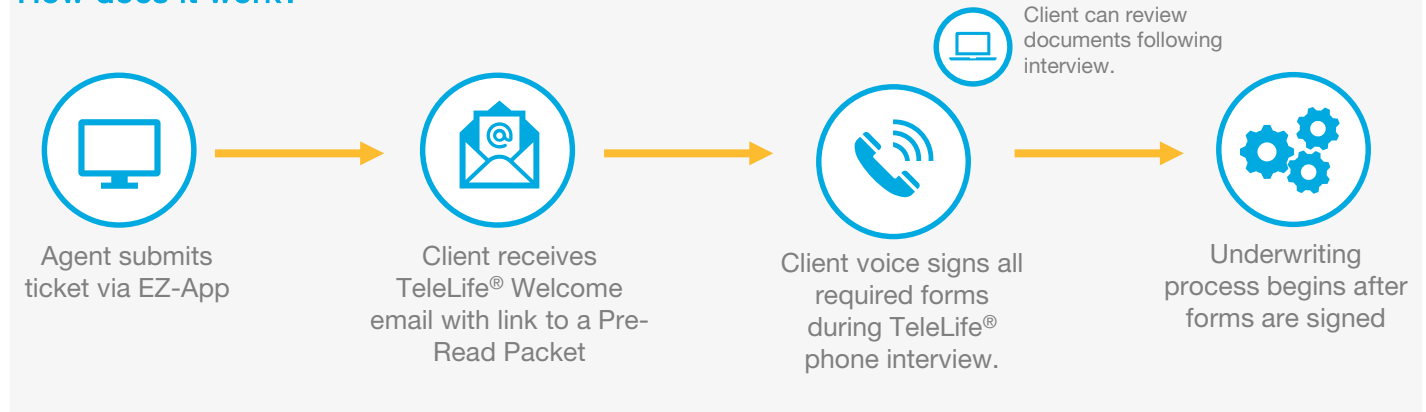
What is voice signature?

A voice signature is a type of legally binding electronic signature that uses an individual's recorded verbal agreement in place of a handwritten or click-to-sign e-signature. Voice signature makes signing an application packet easier for the client.

What are the advantages?

- Expedited turnaround times - TeleLife® interview and signature process completed at the same time
- Underwriting process is initiated immediately after the interview is complete
- Reduces customer fallout (i.e. applications that are sent out for e-signature but not returned)
- Reduces not-in-good-order issues that may occur with e-signature or handwritten signature

How does it work?



Agent responsibilities:

Inform the client that voice signature will be offered during the TeleLife® interview. Let them know they'll receive a Pre-Read Packet via email and that they should read it prior to the interview. The agent does not need to request voice signature when submitting the application.

Client responsibilities:

The client will need to simply review the packet prior to the interview. The packet includes "Read Only" versions of the Application Part I and Part II, Authorization to Obtain and Disclose Information (HIPAA), and other required forms. No forms will need to be completed at this time. If the client does not consent to voice signature during the interview, they can choose to sign the application packet either via e-signature or handwritten signature.

After the interview:

Once the interview is complete and the client's voice signature has been obtained, the underwriting process will begin immediately.

Following the interview, the client will receive an email regarding the next steps of the application process. The email will include a link to Protective's Online Customer Service website where they can register and view their voice signed application documents. This is the same account the customer uses for electronic policy delivery, if selected.

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Samples: Pre-Read Packet email, contents, and post interview email

Protective offers the ability to capture your voice signature to expedite the underwriting process.

[Please click here to review the application for life insurance document packet prior to the interview.](#)

Please note that you do not need to complete any of the forms at this time, simply review them.

The image shows a sample of a life insurance application form. The form is titled 'Protective Life Insurance Company' and includes sections for 'Personal Information', 'Employment Information', and 'Details of Policy Desired'. A large, diagonal watermark reading 'READ ONLY' is overlaid across the form. The form is divided into three pages, with the first page being the most prominent.

RE: TU1234567

Hello Customer Name,

Thank you for completing your telephone interview with Protective.

Please click on the link below and register to review your application on our secure website. One you are registered, your application should be viewable within 30 minutes of completing your telephone interview.

If you did not provide your Social Security Number on or before the interview you will not be able to view this link. Once you have provided this information, you will be able to utilize this link to view the application.

<https://myaccount.protective.com/login>

We will begin to review the information you provided for an assessment of life insurance coverage and approval. Please note there may be some instances when additional information may be requested, and if so, you will be contacted by a member of our underwriting team.

Because you provided your Voice Signature on your life insurance application, we want to remind you that you have the right to withdraw your voice signature and instead request to sign a paper copy of your application. To do so, simply call the number listed below. Please note that obtaining your signature would delay underwriting.

If you have any questions, please call one of our representatives at 1-888-800-6608, option 2. Thank you again for applying with Protective.

We look forward to serving you.

Sincerely,
Protective

The following exclusions apply to the voice signature process:

- Face amounts \$3 million and above
- Customers aged 71 and older
- Customers aged 65 and older with face amounts \$1 million and above
- If the policy owner is someone other than the insured, a family member, an employer or a business partner
- If a client applies for Income Provider Option or our Chronic Illness Accelerated Death Benefit rider
- Foreign National – non-Green Card holders
- Variable Universal Life products
- Spanish-speaking applicants
- New York applications

For additional support, contact the Internal Wholesaler Desk at: 800-500-2995.

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value

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