Protective

Electronic Policy Delivery Guide

Protective's Electronic Policy Delivery (EPD) fulfills all delivery requirements electronically in a quick, easy and secure process. Simply choose Electronic Policy Delivery during the application process and follow the prompts outlined in this guide for financial professionals to deliver documents and for customers to accept new life insurance policies.

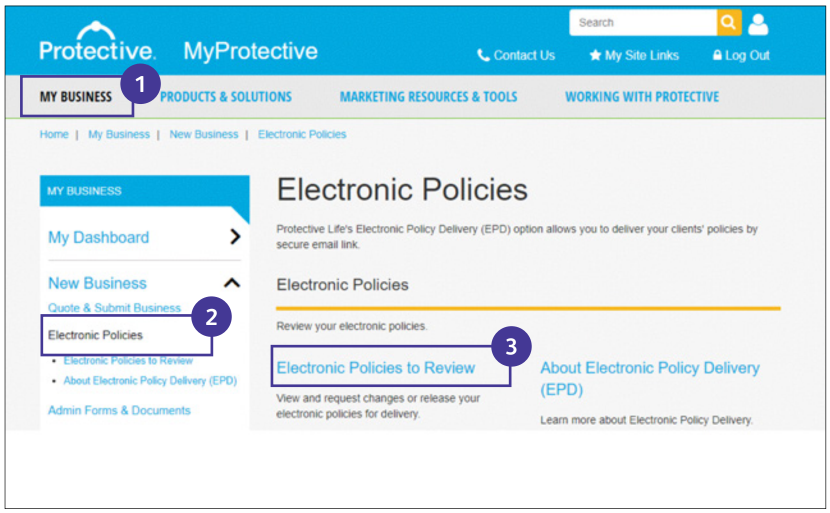
EPD: Financial professional experience

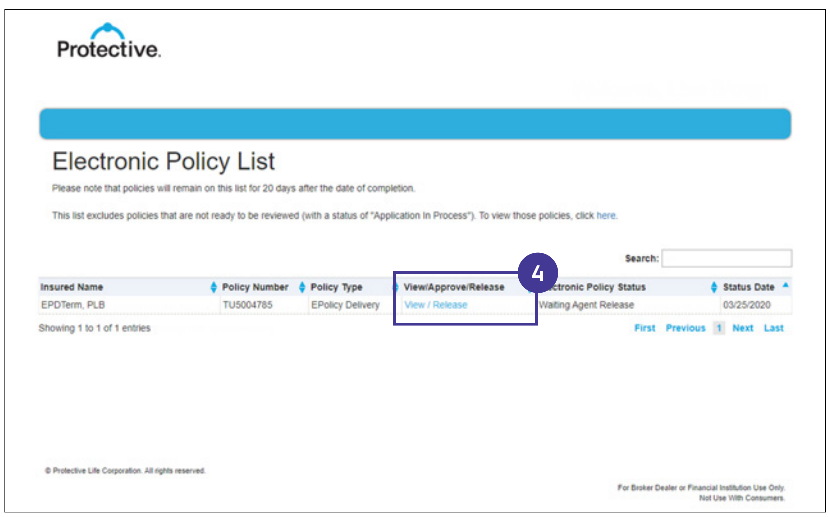
These screenshots represent the default agent workflow, so some firms may notice minor language variations if you worked with the home office to customize workflows to meet unique business needs.

View your electronic policies

Visit MyProtective.com and navigate to:

1. **My Business**
2. Under New Business, select **Electronic Policies**
3. Click **Electronic Policies to Review**
4. In your Electronic Policy List, click **View/Release**





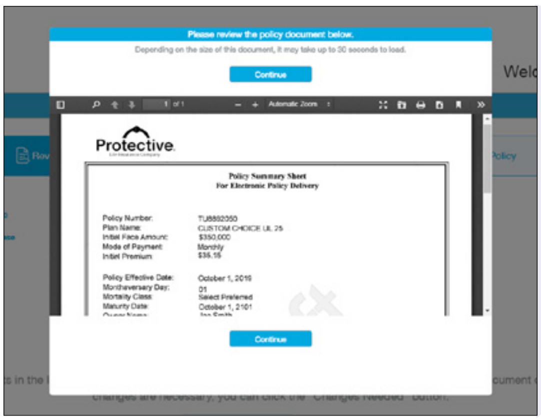
Note:

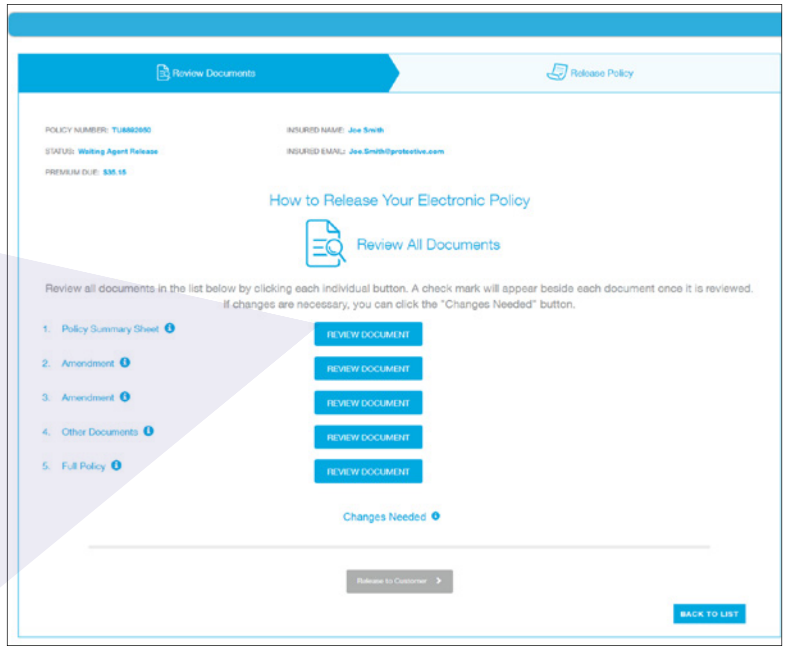
To meet your unique business needs, firms have the flexibility to customize workflows. The default process is represented here, and setup options are available to send policies directly to agents or customers. Contact the home office to discuss options.

Additional information on next page.

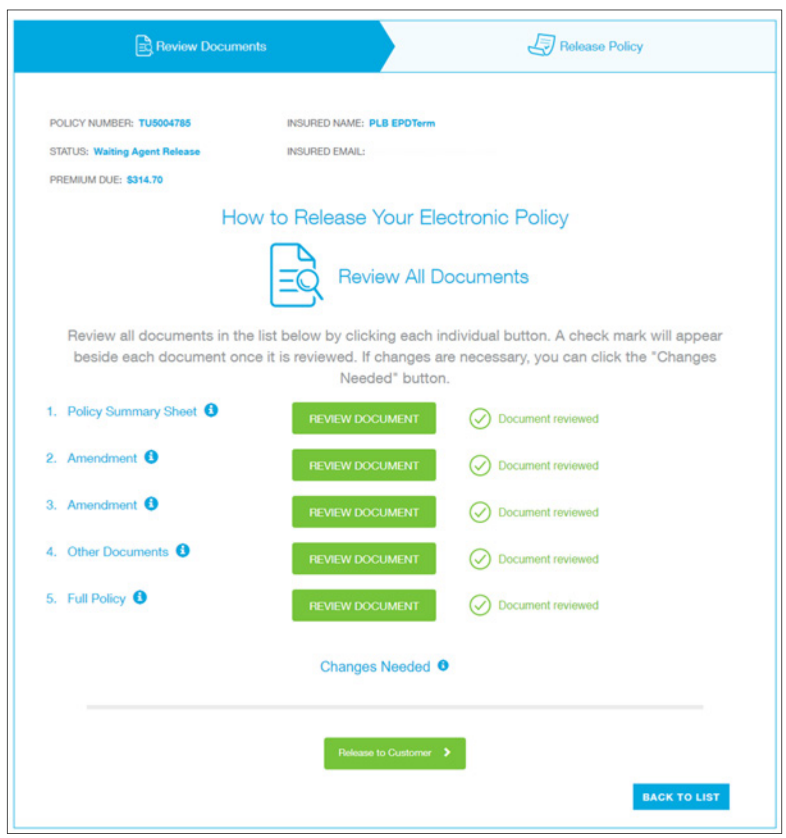
Review and release documents

Click the **Review Document** buttons to confirm accuracy.



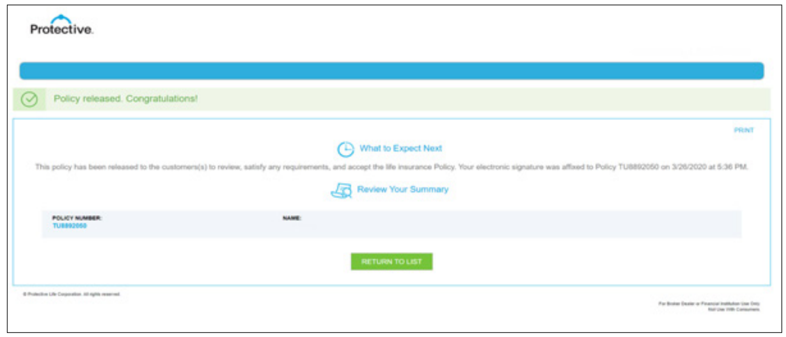


After reviewing each document, a green check mark will appear indicating the document has been reviewed. If everything is in good order, click **Release to Customer**.



Additional information on next page.

A confirmation page appears with a link to the policy summary and a notification that the policy has been released to the customer for review.

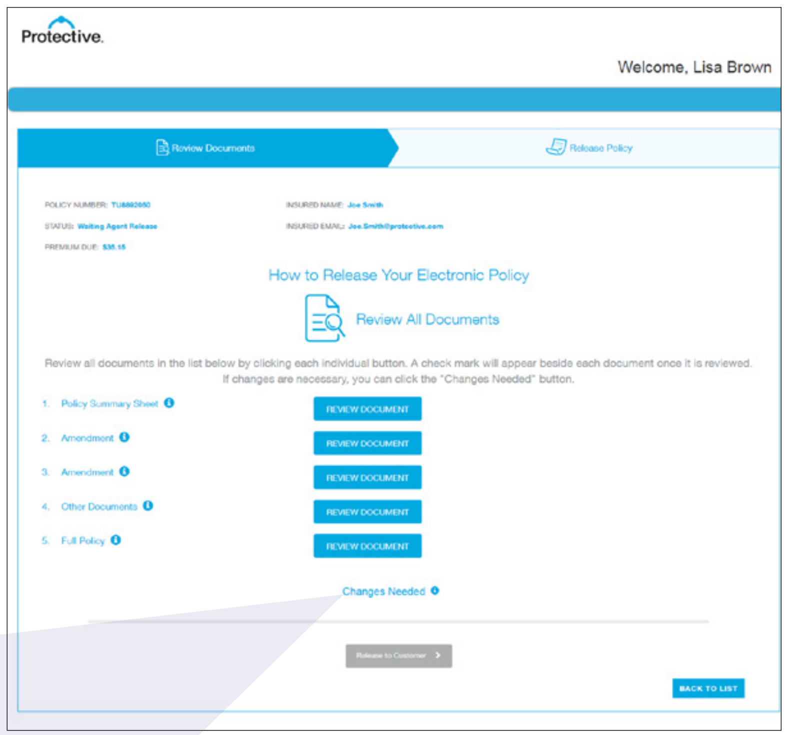


If needed, request changes

EPD is designed for flexibility and can accommodate changes at this stage to:

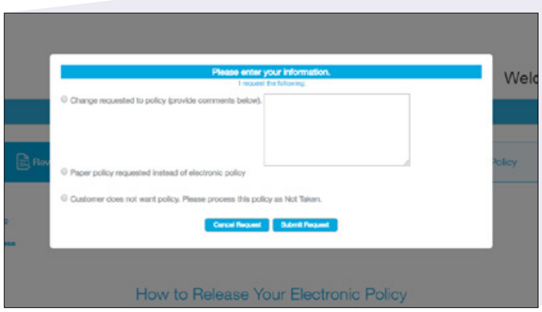
- Reissue the policy with revisions
- Reissue as a paper policy
- Cancel the policy

If a change is needed, click **Changes Needed** and submit your request.



Note:

If not reviewed, documents will autorelease to financial professionals after two business days and to customers after five business days.

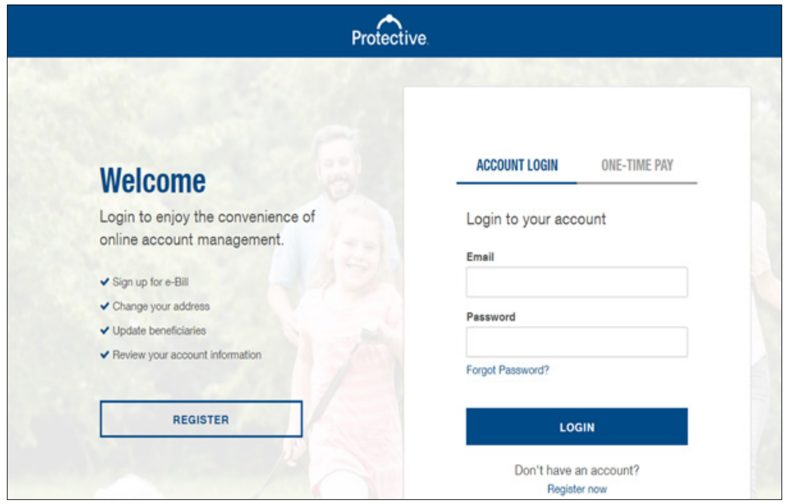


Additional information on next page.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

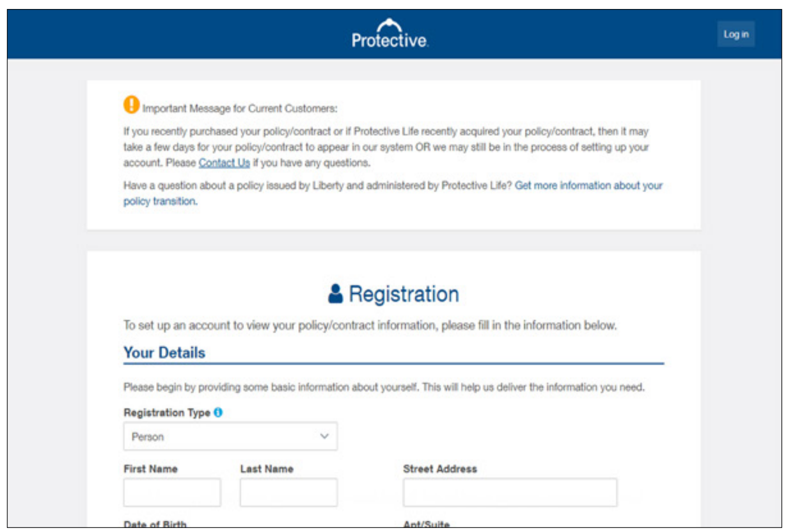
EPD: Customer experience

Once the policy has been released, the customer will receive an email with instructions to review and accept their policy. The customer has 30 business days to complete the EPD process before the policy reverts to paper.



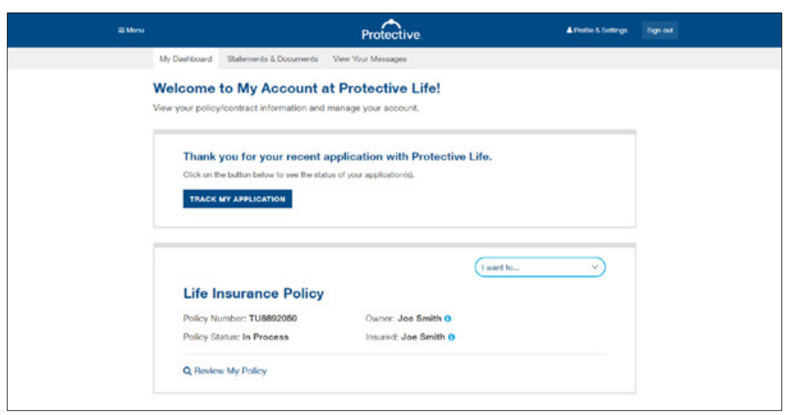
Register/log in to view the policy

The customer will visit the secure customer service website using the link provided in the email. If they are a new user, they will need to complete the registration process to review their documents.



Start the review process

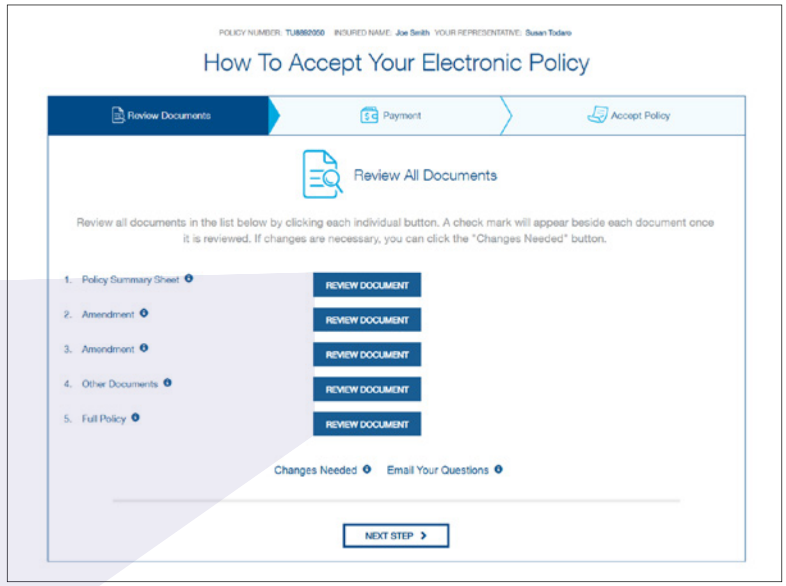
Once logged in, the customer will click the **Review My Policy** link from their online dashboard to begin the review process.

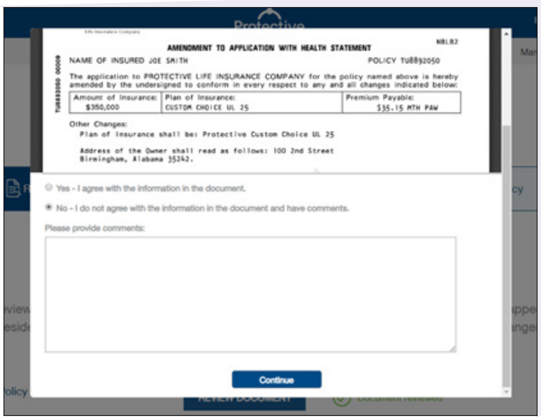


Additional information on next page.

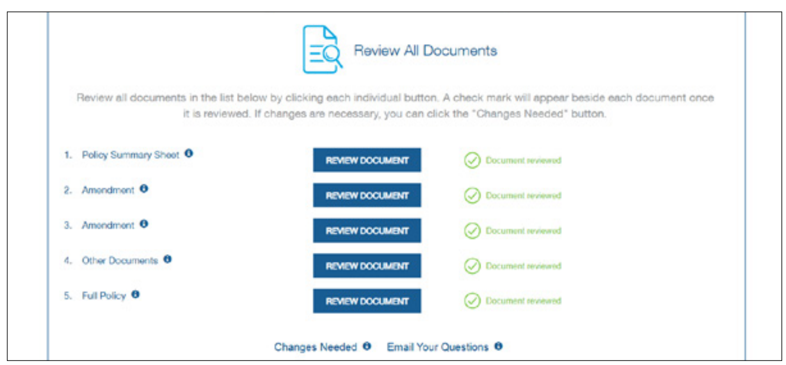
Review documents

The customer review screen is similar to the financial professional review screen. The customer must click on each **Review Document** button to confirm the information is correct.





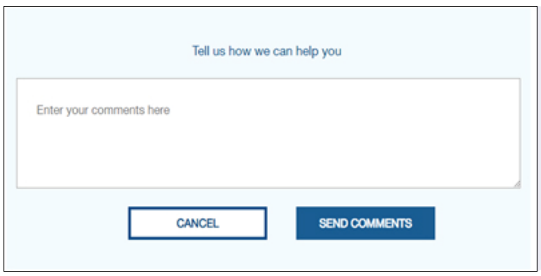
After reviewing each document, a green check mark appears indicating the document has been reviewed.

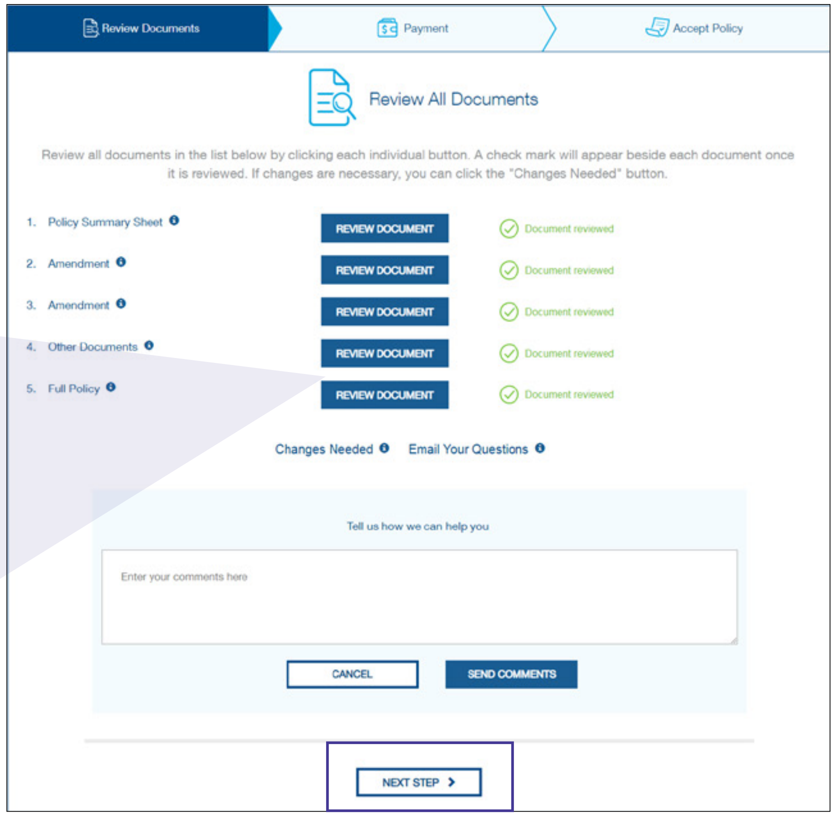


Additional information on next page.

If needed, request changes or ask a question

If changes or clarifications are needed, the customer can submit their message and click **Send Comments**. Financial professionals are notified when changes are sent to the new business system or questions are sent to the resource center.





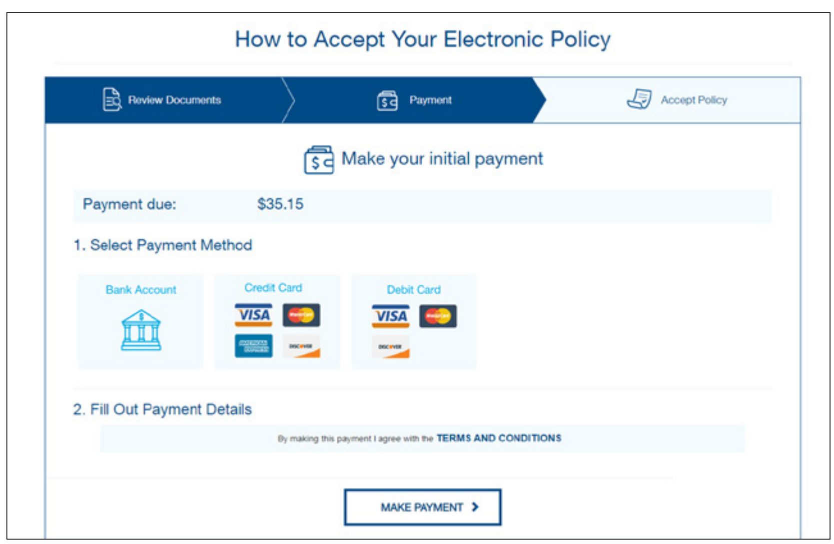
Submit documents with no changes

If there are no changes or questions, the customer will click **Next Step** to proceed.

Set up payment information

If an initial premium is due, it will be collected during the payment process.

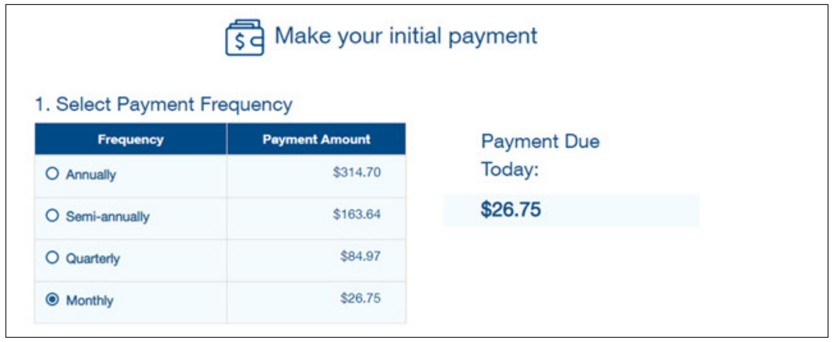
Credit cards can only be used for the initial payment. However NJ, NY and AK require bank account information for all payments.



Additional information on next page.

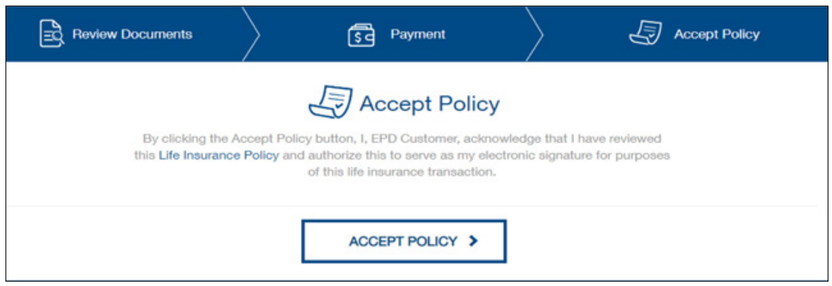
Note:

Protective® Classic Choice term customers can select their payment frequency, and the initial payment will be calculated based on billing preference — annually, semi-annually, quarterly or monthly.



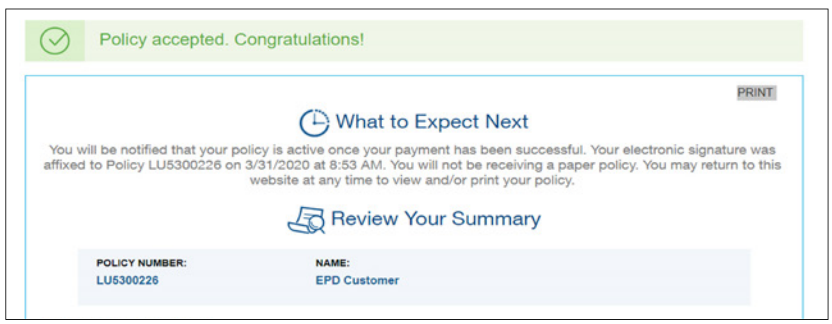
Accept the policy

After the payment process is complete, the customer is prompted to click **Accept Policy**.



Next steps

A confirmation page appears with summary details and an overview of what to expect next.



Note:

Once the policy is placed in-force, a copy of the policy and delivery requirements will be available to download for 20 days.

To learn more about Electronic Policy Delivery or for additional support, contact your Protective representative.

EPD is available for all products except Single Payment Whole Life, Single Payment Deferred Annuities and Variable Universal Life. EPD is not available in New York, for 1035 exchanges, conversions or company/trust-owned policies. To use EPD, the policy owner and payor must be the same person.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). Protective Life Insurance Company is located in Nashville, TN and Protective Life and Annuity Insurance is located in Birmingham, AL.

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value