

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.

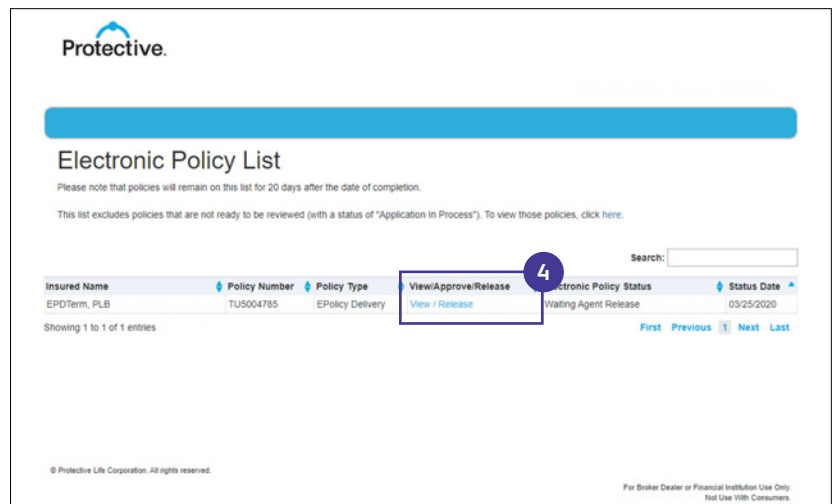
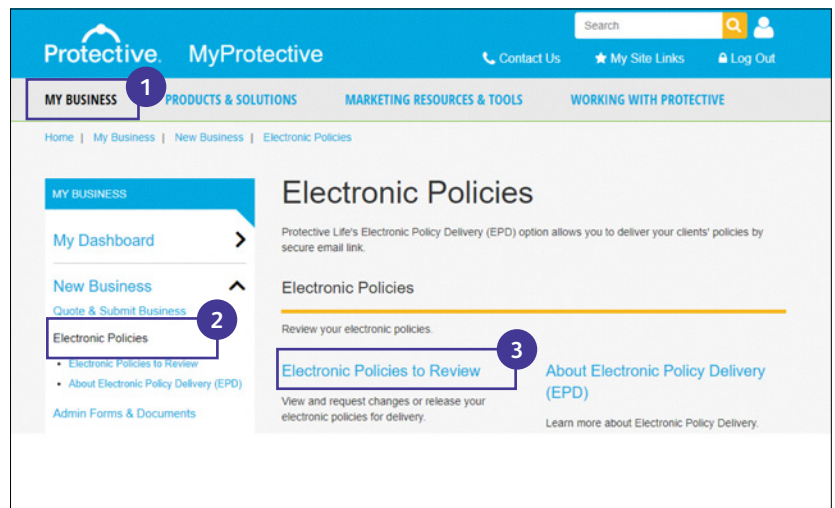
View your electronic policies

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.

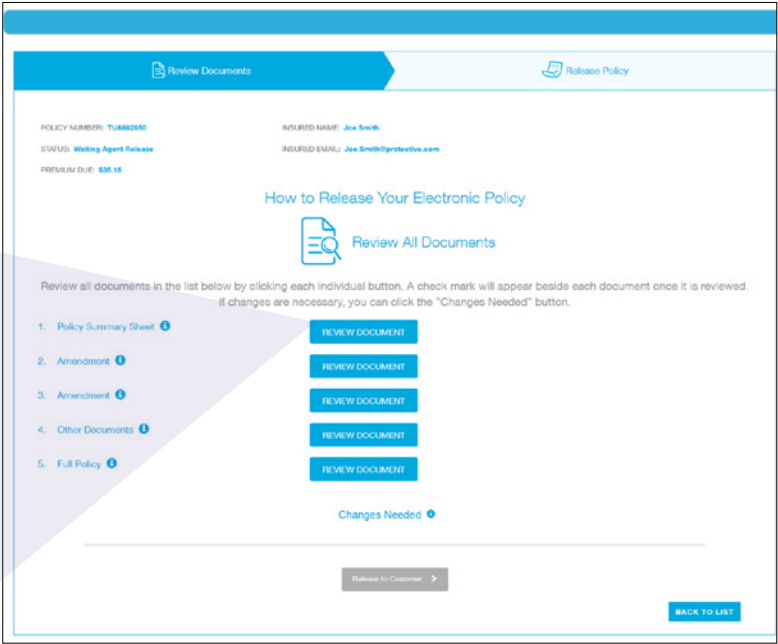
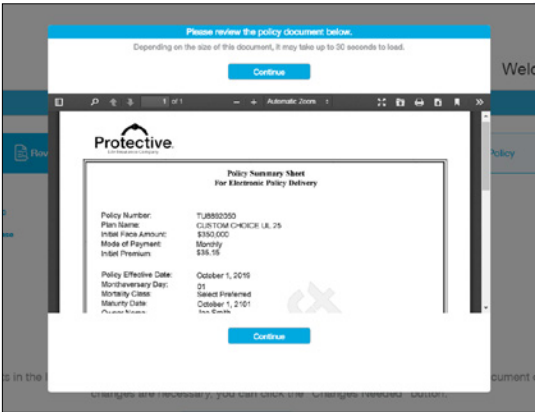


Additional information on next page.

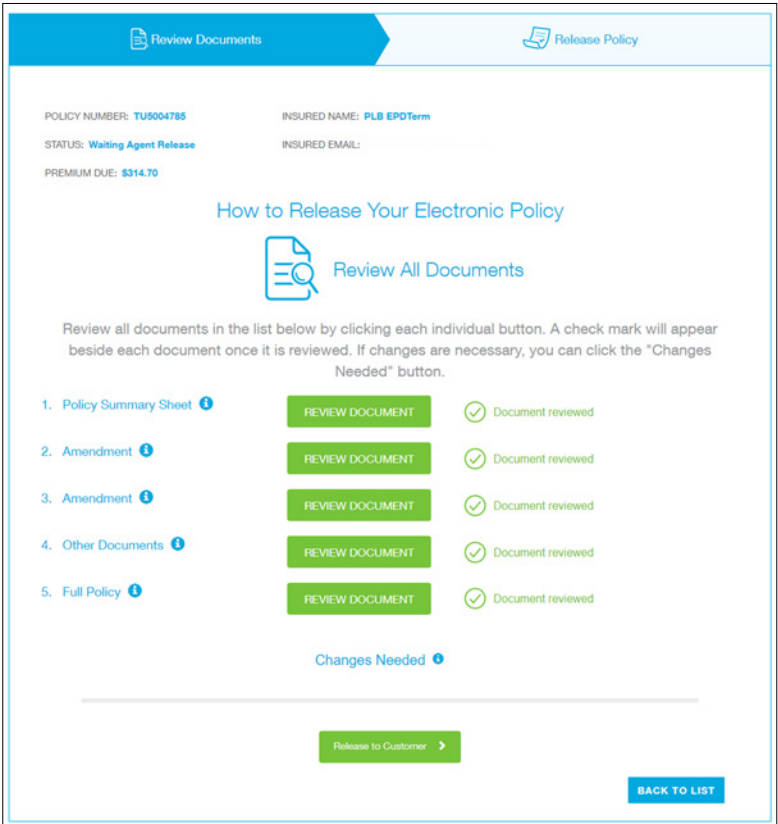
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Review and release documents

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**.

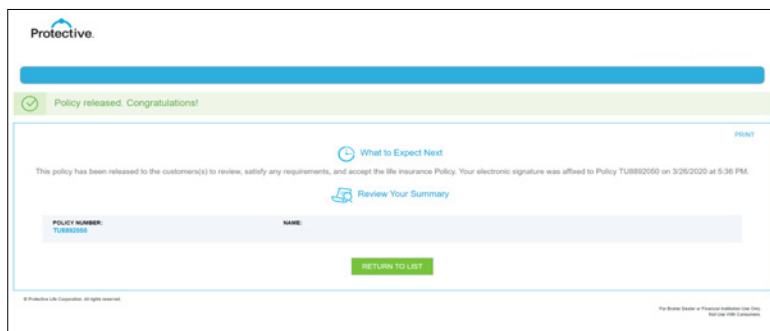


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A confirmation page appears with a link to the policy summary and a notification that the policy has been released to the customer for review.



The screenshot shows a confirmation page with a green banner at the top stating "Policy released. Congratulations!". Below this, a message informs the user that the policy has been released for review and that their electronic signature was affixed to Policy TUB882050 on 3/26/2020 at 5:38 PM. A "What to Expect Next" section includes a link to "Review Your Summary". A form below contains fields for "POLICY NUMBER" (TUB882050) and "NAME". A "RETURN TO LIST" button is at the bottom.

If needed, request changes

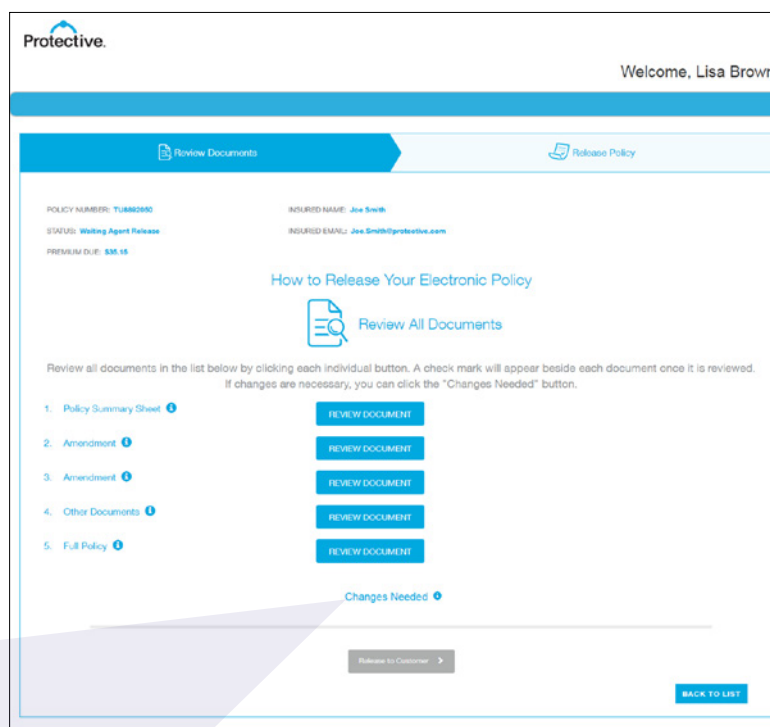
EPD is designed for flexibility and can accommodate changes at this stage to:

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

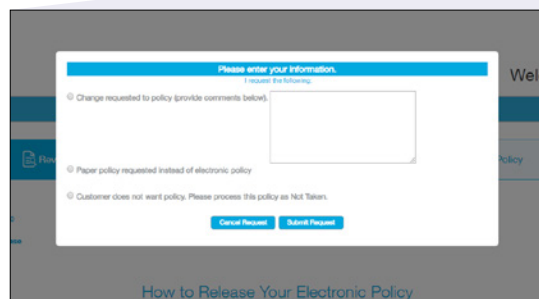
If a change is needed, click **Changes Needed** and submit your request.

Note:

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



The screenshot shows the "Review Documents" page for user Lisa Brown. It displays policy details: POLICY NUMBER TUB882050, INSURED NAME Joe Smith, STATUS Waiting Agent Release, INSURED EMAIL Joe.Smith@protective.com, and PREMIUM DUE \$M.15. A section titled "How to Release Your Electronic Policy" includes a "Review All Documents" button. Below, a list of documents to review is shown: 1. Policy Summary Sheet, 2. Amendment, 3. Amendment, 4. Other Documents, and 5. Full Policy. Each document has a "REVIEW DOCUMENT" button. A "Changes Needed" link is also present. At the bottom, there is a "Release to Customer" button and a "BACK TO LIST" button.



The screenshot shows a form titled "Please enter your information" with a sub-header "Request for Change". It contains three radio button options: "Change requested to policy (provide comments below)", "Paper policy requested instead of electronic policy", and "Customer does not want policy. Please process this policy as Not Taken." The first option is selected. A text area for comments is provided. At the bottom are "Cancel Request" and "Submit Request" buttons.

Additional information on next page.

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EPD: Customer experience

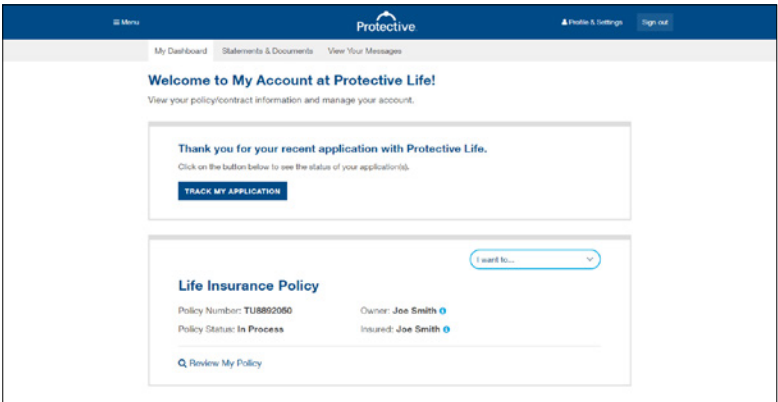
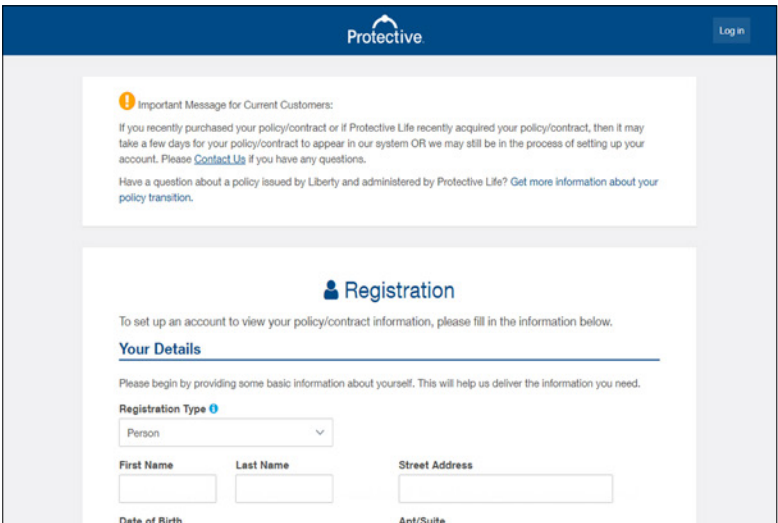
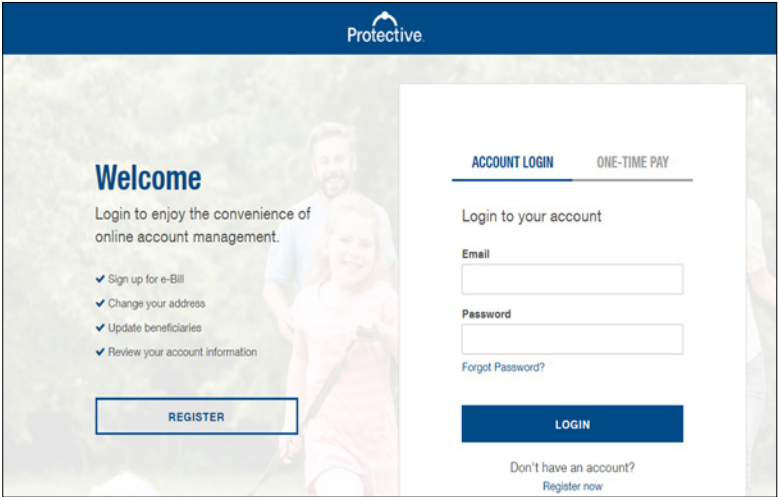
Once the policy has been released, the customer will receive an email with instructions to review and accept their policy. The customer has 30 business days to complete the EPD process before the policy reverts to paper.

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.



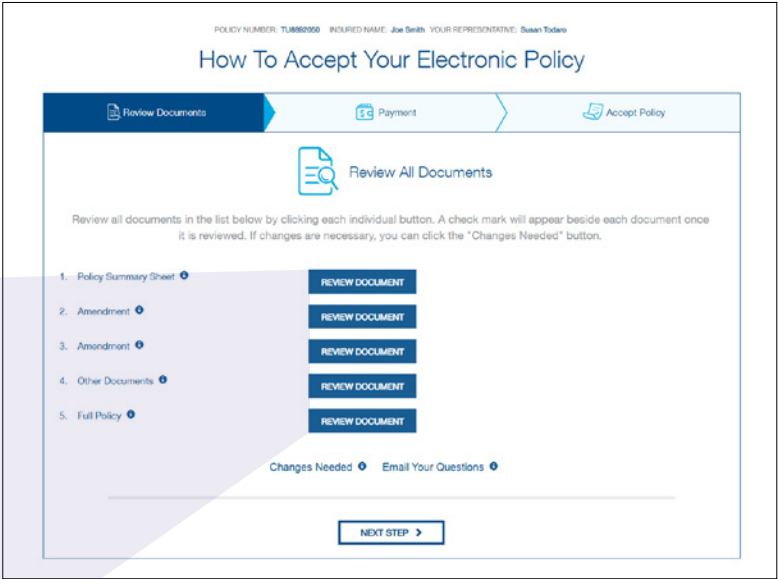
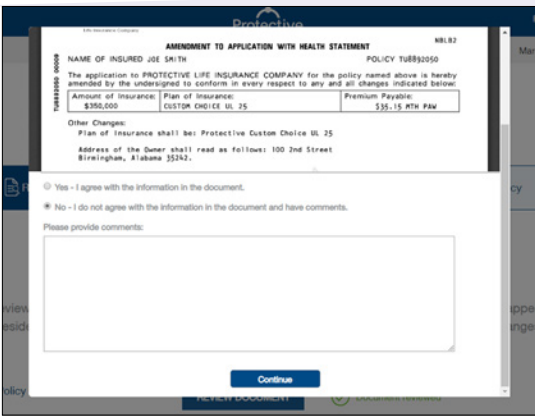
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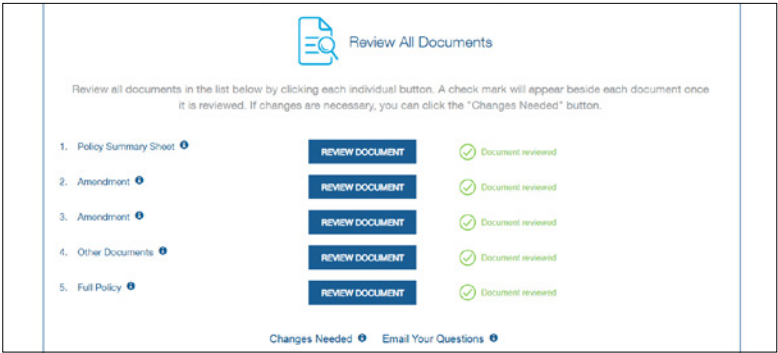
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Review documents

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.



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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.

Tell us how we can help you

Enter your comments here

CANCEL

SEND COMMENTS

Submit documents with no changes

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

Review Documents

Payment

Accept Policy

Review All Documents

Review all documents in the list below by clicking each individual button. A check mark will appear beside each document once it is reviewed. If changes are necessary, you can click the "Changes Needed" button.

1. Policy Summary Sheet

REVIEW DOCUMENT

Document reviewed

2. Amendment

REVIEW DOCUMENT

Document reviewed

3. Amendment

REVIEW DOCUMENT

Document reviewed

4. Other Documents

REVIEW DOCUMENT

Document reviewed

5. Full Policy

REVIEW DOCUMENT

Document reviewed

Changes Needed

Email Your Questions

Tell us how we can help you

Enter your comments here

CANCEL

SEND COMMENTS

NEXT STEP

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.

Review Documents

Payment

Accept Policy

How to Accept Your Electronic Policy

Make your initial payment

Payment due: \$35.15

1. Select Payment Method

Bank Account

Credit Card

Debit Card

2. Fill Out Payment Details

By making this payment I agree with the **TERMS AND CONDITIONS**

MAKE PAYMENT

Additional information on next page.

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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.



Make your initial payment

1. Select Payment Frequency

Frequency	Payment Amount
<input type="radio"/> Annually	\$314.70
<input type="radio"/> Semi-annually	\$163.64
<input type="radio"/> Quarterly	\$84.97
<input checked="" type="radio"/> Monthly	\$26.75


Payment Due Today:
\$26.75


Review Documents
Payment
Accept Policy


Accept Policy


By clicking the Accept Policy button, I, EPD Customer, acknowledge that I have reviewed this Life Insurance Policy and authorize this to serve as my electronic signature for purposes of this life insurance transaction.

ACCEPT POLICY >


Policy accepted. Congratulations!


What to Expect Next

You will be notified that your policy is active once your payment has been successful. Your electronic signature was affixed to Policy LU5300226 on 3/31/2020 at 8:53 AM. You will not be receiving a paper policy. You may return to this website at any time to view and/or print your policy.


Review Your Summary

POLICY NUMBER:
LU5300226

NAME:
EPD Customer

PRINT



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.

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