

# Getting Started Guide

Protective Life's electronic policy delivery (EPD) option allows you to deliver your clients' policies with a secure website — helping them protect their tomorrow so they can embrace today.

## HERE'S HOW IT WORKS:

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Once the policy is approved and issued, you will receive an email from [epdagent@protective.com](mailto:epdagent@protective.com) with instructions on how to review and approve the policy on our secure website ([myprotective.com](http://myprotective.com)). You will have two business days to review the policy before it is automatically released to the agent.



The agent will then receive the same instructions via email and will have five business days to approve the policy and release it to the client.

Upon the agent's release, the client will receive an email from [epdcustomer@protective.com](mailto:epdcustomer@protective.com) including a link to our customer website ([myaccount.protective.com](http://myaccount.protective.com)).



After following the online registration instructions, the client will be asked to review and electronically sign any applicable policy documents.



If needed, the client will also have the ability to make their first premium payment online.



The client will need to complete the electronic delivery process within 20 business days, or the policy will revert to paper delivery and will be mailed to your office.

## Tracking Your Electronic Policy Deliveries

BGAs and agents can track the status of their electronic policy deliveries by selecting the "Electronic Policies" link under the "My Business" option on [MyProtective.com](http://MyProtective.com). Once the policy is placed in force, a copy of the policy and delivery requirements will be available to review or download for 20 days.

Additional information on next page.

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## Delivery Method Options

Our default delivery method for electronic policies is BGA -> Agent -> Client. We also offer options for even faster delivery:

- BGA to Client (bypass agent)
- Agent to Client (bypass BGA)
- Direct to Client (bypass BGA and agent)

BGAs and agents can also elect to have all of their eligible policies issued electronically.

To update your delivery method or enroll your policies for EPD automatically, contact your Protective Life representative today.

## Tips for Success

- Add [epdagent@protective.com](mailto:epdagent@protective.com) to your email address book to ensure you receive EPD notifications.
- Tell your clients what to expect from the EPD process by providing them with a copy of our step-by-step guide to Electronic Policy Delivery.

## EPD is not available when:

- The application is for a Variable Universal Life product
- The application involves a 1035 exchange or internal replacement
- The policy owner and payor are not the same
- The policy is owned by a trust
- The owner resident state is New York
- We do not have a valid email address for you, your agent, and the client

Eliminate the hassle of paper policy delivery with EPD today.

**Questions?** Contact our sales desk at 877-778-3500, option 1 for additional information or assistance.

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