



Protective 

# GETTING STARTED WITH LIFE INSURANCE

Protective refers to Protective Life Insurance Company.  
For Financial Professional Use Only. Not for Use With Consumers.

Prepared for:



# Standing out in today's marketplace is challenge, don't go at it alone.

We offer the right solutions and support needed to differentiate and grow your business. Our portfolio of life insurance solutions, our Velocity suite of digital capabilities, and our dedicated sales support will help you strengthen customer relationships, serve their needs in meaningful ways and ultimately take your business to the next level.



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## Getting started

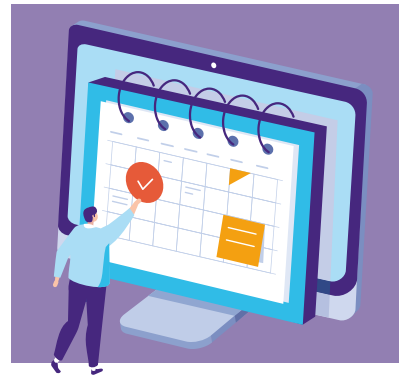
Entering uncharted territory can feel intimidating, but we've got you covered. We make it easy to build confidence and get up and running with our life insurance solutions. Use this guide to learn about appointments and contracting, our product portfolio and digital capabilities, and how to conduct business while leveraging our dedicated sales support.

### Appointments and contracting

There is no need to verify if you are pre-contracted before submitting\* business with Protective. We have a Just-in-Time (JIT) method to appoint agents. Your appointment will be processed when you submit your first life insurance application.

If contracting is needed your Protective team will add an agent licensing requirement to the file. We will follow up with the AFS team to start the contracting process.

\* Pennsylvania requires pre-appointment. Contact Protective's Licensing Team to determine your contract and appointment status before submitting an electronic application in PA.

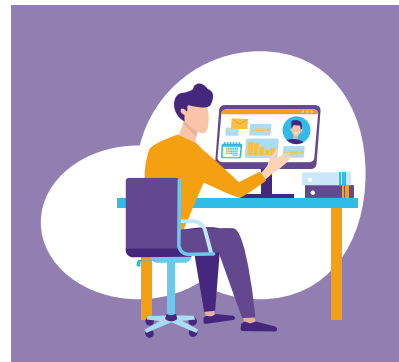


### Exclusive Allstate website

Our exclusive Allstate website provides key resources and tools you'll need to do business with us and begin using our life insurance solutions to grow your business.

[allstate.protective.com](https://allstate.protective.com)

You can find both consumer-facing and financial professional-facing product material on our Allstate website. However, you will need to login to the secure website to access information about conducting business, underwriting and other resources to help you work with us.



#### Register for the secure site

1. Go to [myprotective.com](https://myprotective.com) and select the "Register for an account" link.
2. Enter your Tax ID or Social Security Number and check the privacy statement.
3. Enter your date of birth.
4. Create your username and password.

*Note: If you previously registered for MyProtective to sell Protective annuities, you can use the same username and password.*

## Meet more needs with our extensive product portfolio

To better serve all customers, our products are designed to help you address different life insurance needs.

### Short Term Coverage

#### **Protective® Classic Choice Term**

Designed for customers who want inexpensive protection for a specific period of time — up to 40 years — with an easy-to-understand policy.

#### **Protective® Series Passport<sup>SM</sup> Simplified Issue Term**

Offers term life protection without a lengthy application process or medical exam for up to \$250,000 in coverage.

### Permanent Coverage

#### **Protective® Custom Choice<sup>SM</sup> UL**

Offers affordable short- or long-term coverage with flexible features, including level premiums after the initial death benefit period.

#### **Protective® Advantage Choice<sup>SM</sup> UL**

Offers lifetime protection plus flexible features and potential cash value accumulation.

#### **Protective® Lifetime Assurance UL**

Delivers straightforward guaranteed life insurance coverage with predictable level-pay premiums and access to a return of premium feature beginning at the tenth policy year.

#### **Protective® Indexed Choice<sup>SM</sup> UL**

Offers death benefit protection, flexible features and cash value accumulation potential based on positive performance of the S&P 500 Index.

#### **Protective® Non-Participating Whole Life**

Offers low face amounts and strong guarantees customers can count on.

## Accelerate your life insurance sales

We understand the life insurance sales process can seem complicated and time consuming. But we make it easy to streamline your business with **Protective Velocity**, our suite of digital solutions.

When you use these solutions, you can save valuable time by reducing paperwork and application cycle times and delivering policies to customers quickly and conveniently.

### Use these Protective Velocity solutions to streamline your business



#### PLUS: Protective Life Underwriting Solution

PLUS optimizes speed to issue by providing customers the opportunity to qualify for accelerated underwriting and reducing overall cycle time. This helps when one size doesn't fit all in the underwriting process and allows the least invasive requirements where possible.

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#### TeleLife® application fulfillment

When you submit an application, Our TeleLife team takes care of the rest: completing the interview, scheduling exams, ordering medical records and requesting additional information. Since TeleLife agents are Protective employees, you can expect our standard of quality throughout the process.

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#### Pending business dashboard

Our pending business dashboard can help you manage your business with ease by consolidating your submitted cases and providing you with real-time status updates and next steps.

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#### Electronic policy delivery

Go paperless and get customers covered faster by enrolling in electronic policy delivery (EPD). With this option, you can review, approve and deliver policies to customers electronically through our secure website; speed up the delivery process by signing up for direct-to-consumer EPD; track delivery status; and view and download completed policies and delivery requirements.

## Application Submission Process

At Protective, we strive to simplify the life insurance application process to help you create a more ideal experience for your customers. Here's a quick overview of the typical process:



### 1. Application submission:

Online and paper options available.



### 2. Interview:

Customer calls are made within 24 hours and conducted by the Protective TeleLife team. Once the customer is reached, the interview takes approximately 20-30 minutes. The customer will provide voice authorization/signature. After the interview is completed, an examination is scheduled.



### 3. Exam:

During the client interview, TeleLife will schedule the paramedical exam for the applicant with one of our preferred paramedical vendors, APPS or ExamOne. Once the examination is completed, the examiner will send any applicable paperwork to our home office. To obtain copies of the APS and paramedical exam, log into the Pending Business dashboard via MyProtective.



### 4. Underwriting:

Review will begin when the application is received. Additional requirements will be ordered as needed. We offer a number of unique underwriting strategies and programs designed to make doing business with us easier and more user-friendly. Log in to the [MyProtective](#) secure site to learn more about our guidelines and requirements.



### 5. Policy Issue:

Once approved, electronic copies are released to financial professionals, as long as the Electronic Policy Delivery option was selected for online submissions. Printed policies are mailed to the financial professional via the UPS second day air delivery service.

## Dedicated Sales Support

Our sales support team can help you solve key challenges and make it easier to incorporate life insurance into your practice, so you can grow your business.

**Protective's dedicated Allstate line: 877-905-3078**

### **New sales: option 1, followed by option 1**

**For help with:** Illustration support and case design • Product questions • MyProtective.com assistance • Sales concepts

**Hours of operation:** Monday – Thursday: 8:00 a.m. – 7:00 p.m. ET | Friday: 8:00 a.m. – 6:00 p.m. ET

**Email address:** [Life.sales.desk@protective.com](mailto:Life.sales.desk@protective.com) — For general questions leading to application submission

### **New business: option 1, followed by option 2**

**For help with:** Diagnosing and resolving application issues • Timely status updates

Protective Life will process all applications and related forms. In the event of a Not In Good Order application, we will follow up by phone and email. Send life insurance applications and related forms to:

#### **Overnight Mailing Address**

Protective Life Insurance Company  
2801 Highway 280 South  
Birmingham, AL 35223

**Hours of operation:** Monday – Thursday: 8:00 a.m. – 7:00 p.m. ET | Friday: 8:00 a.m. – 6:00 p.m. ET

**Email address:** [NBrequirements@protective.com](mailto:NBrequirements@protective.com) — For outstanding life forms and case manager correspondence

### **Policy revisions: option 1, followed by option 3**

**For help with:** Term conversions

**Hours of operation:** Monday – Thursday: 9:00 a.m. – 6:00 p.m. ET | Friday: 9:00 a.m. – 4:00 p.m. ET

**Email address:** [LADrevisions@protective.com](mailto:LADrevisions@protective.com) — For general questions about policy revisions

### **In-force life policies: option 1, followed by option 4**

**For help with:** Existing life contracts • Status of contract changes

**Hours of operation:** Monday – Thursday: 8:00 a.m. – 7:30 p.m. ET | Friday: 8:00 a.m. – 6:00 p.m. ET

### **Claims: option 1, followed by option 5**

**For help with:** Initiating a claim • Status updates

**Hours of operation:** Monday – Thursday: 8:00 a.m. – 7:30 p.m. ET | Friday: 8:00 a.m. – 6:30 p.m. ET

**Email address:** [claims@protective.com](mailto:claims@protective.com)



## allstate.protective.com

Protective and Protective Life refer to Protective Life Insurance Company (PLIC) and its affiliates. PLICO is located in Nashville, TN

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Protective and Allstate are separate, independent entities and are not responsible for the legal, financial, or business obligations of the other.

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

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