



GETTING STARTED WITH LIFE INSURANCE

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

For Financial Professional Use Only. Not for Use With Consumers.



Allstate

Prepared for:

Standing out in today's marketplace is a 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 streamlined 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

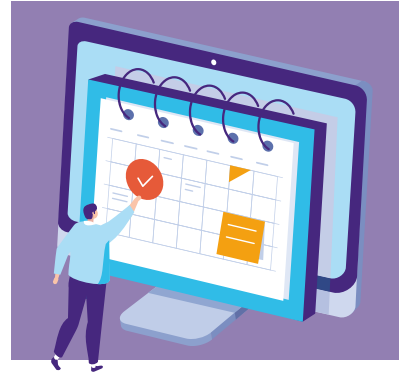
Entering uncharted territory can feel intimidating, but we've got you covered. We make it easy to build confidence and get up and running with our life insurance solutions. Use this guide to learn about appointments and contracting, our product portfolio and digital capabilities, and how to conduct business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

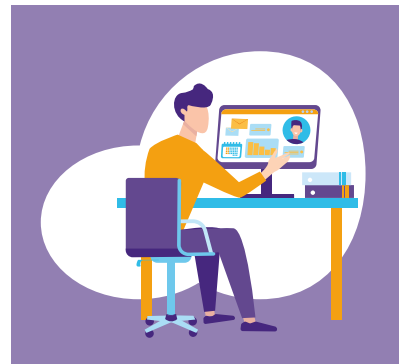


Exclusive Allstate website

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

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.



Meet more needs with our 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 PassportSM 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® Dynamic PlusSM UL

Offers simple, affordable long-term protection with predictable cash value accumulation potential and flexible features to support customers' needs.

Protective® Lifetime Assurance UL

Delivers straightforward guaranteed life insurance coverage with flexible premium options and access to a return of premium feature beginning at the tenth policy year.

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.

When you submit applications electronically you can streamline production and deliver policies to your customers — with speed and ease.

Use these Protective solutions to streamline your business

Electronic application offers immediate retrieval and processing upon submission of applications on a drop-ticket platform.



Online part II

Customers can complete the part II medical questions online at their convenience — 24/7.



Telephone interview

Medical interviews not completed online are conducted by Protective representatives — initiating customer contact within 24 hours. Customers can schedule telephone interviews at their convenience and our team takes care of the rest, scheduling exams, ordering medical records, if needed, and obtaining customers' voice or electronic signature.



Accelerated underwriting

Protective underwrites applicants with the least number of requirements possible and eligible applicants may qualify for accelerated underwriting. Please note that using the process means that fluids and attending physician statements may not be required.



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.



Electronic policy delivery

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 options available.



2. Online part II:

When submitting electronic applications, we can send customers an email link to complete the part II medical questions online. Customers can also review and e-sign their application online once they complete all required information.



3. Exam:

If an exam is required, the customer will receive a phone call from an Exam Vendor to schedule their appointment. 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 on our secure site.



4. Underwriting:

Review will begin when the application is received for fully underwritten applications. 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 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.

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 • Website 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 — 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 – Friday: 8:30 a.m. – 6:00 p.m. ET

Email address: 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 — 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



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Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE and Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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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.

Investment
and insurance
products are:

- Not FDIC insured • Not insured by any federal government agency
- Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

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