



Allstate conversion process for permanent protection solutions

Why convert my customer to a permanent policy?

As your customers' lives change, so may their life insurance goals and needs. Whether they've welcomed a new addition to the family or experienced other changes which could impact their financial situation — their term policy coverage may not be serving their current needs.

Conversion doesn't have to be complicated

Whatever your customer's reasons might be for upgrading their current policy into permanent protection, it's now easier than ever to convert their coverage directly through Protective.

Please review the following guidelines for converting an eligible policy to a permanent life insurance product from us.

Products available for conversion

Your customer can convert to the following available products:

For all states except New York | Policy years 1-5

- Protective® Dynamic PlusSM UL
- Protective® Lifetime Assurance UL
- Protective® Strategic Objectives II VUL

For New York only | Policy years 1-5

- Protective® Indexed ChoiceSM NY UL

For all states including New York | All eligible policy years

- Protective® Non-Participating Whole Life

Protective® Classic Choice term policies that include the Conversion ChoiceSM rider with ExtendCareSM can convert up to two years prior to the end of the term period not to exceed 18 years or age 70.

Step 1

Contact Protective at 877-905-3078, option 1 to verify direct conversion eligibility, product eligibility, and conversion specific information like mortality class.

Step 2

For fixed life conversions, use Single Sign On (SSO) to access the Protective site and launch the Velocity drop ticket platform.

For VUL conversions, visit the iPipeline platform to access the following PDF documents:

- Paper application for conversion (applications vary by state)
- Transmittal for Policy Revisions/Protective Term Conversions (required for all submissions)

Step 3

For UL and fixed life conversions, submit applications using Velocity drop ticket.

For VUL conversions, complete the AFS new account B/D paperwork along with the application, and transmittal. Submit the paperwork, application, and transmittal to Allstate Financial Services.

Additional info on next page

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

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For more information please contact your Protective representative at 877-905-3078 and choose option 1, when prompted.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Life insurance and annuities are issued by PLICO in all states except New York and in New York by PLAIC. PLICO is located in Omaha, NE and PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations, and exclusions. Some requests may be subject to underwriting. Up to a two-year contestable and suicide period may apply. Benefits adjusted for misstatements of age or sex. All payments and all guarantees are subject to the claims-paying ability of the issuing company.

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allstate.protective.com

Investment and insurance products are:	<ul style="list-style-type: none">• 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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