

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.



Review and release documents

Click the **Review Document** buttons to confirm accuracy.

D A & A DORY	- + Autom Lost 1 22 D	
Protective		1
	Policy Statistics Vilant For Dartman Folicy Milmory	
Patra Number Patra Number Inter Faste Johnson Mass of Patra an Inter Patra an	Fujikaccom Cult The CHORE VA. (B) BIN().000 Watersy Eth. 16	
Autor Difference Date Hostinaria Ary Day Mediato Data Hanato Date	Decembra 1, 2019 El Resol Professed October 1, 2007	

WHICH MANNER PLANET	BELLAUX-Andre	
Child, Baing Land Person Internation (12) 127-14	Address of the Addres	
	How to Release Your Electronic Policy	
	EQ Review All Documenta	
Person al documente in the list being	n by sticking waith mithindiad Skillor. A sheek mark will appear bende kech dokument ance it a Abergara an meneralari, yaw can cick the "Chergan Needed" fautur,	30.003
5 Poly Summery Wast O	In the second	
E Avandmant O	Internet bockwarter	
I Anna Tourt O	Thereas a subscription of the subscription of	
4. Other Documents O	minute constantial	
E. Ind Points O	Reported topological and the	
	Changes Teached	

POLICY NUMBER: TURIONTEE	NOLFIED NAME: PLB EPDT	lares -
1547-US: Watting Agent Pulance	INSURED EMAIL:	
PREMIUM CLE: 8214.79		
Ho	w to Release Your	Electronic Policy
	EQ Review A	Il Documents
Review ell documents in th beside each document or	e list below by clicking ea nee it is reviewed. If chang Needed' bo	ch individual button: A check mark will appear es are necessary, you can click the "Changes Aton.
Policy Summary Street 0	HENRY OCCURATE	Cotsetweet Meetweet
Americhtent O	I REMAY DOCUMENT	Discustanti i Hammed
Americhment O	REVENI OCCUMENT	Document systemed
Cither Documents	FROM DOCUMENT	Discustanti revenued
Full Policy O	HEVEN DOCUMENT	Cocurrent revenued
	Changes Need	o b
	Permanen ba Same	- 2

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**.

Additional information on next page.

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



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.



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.





Additional information on next page.

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



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.



Additional information on next page.

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

Protective ന്റ്റം.

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.

		AMENDMENT TO APPLICATION WIT	IN MALINE STATISMENT	
SAME O	NAME A	8. SAITA	FOLICY TUBBORD	
anandai	together in 1940	PRETVE LITE INSUMANCE COMPA	With the positive matterial advect on haven's to see any and all changes indicated balance	
41100	of Heaters	Fair of inscaros, estimated and the second s	Russian Paulana 335.15 Pile Paul	
inter D	anger .			
P1 84	ar josurunia	stall as. Melastive durban dis	una 40, 20	
21141	nghan, Arabat	ser shall read as failteen; little te 25242.	Ing Street	
				- 77
The Column	e witt: the Adust	Select to the discovery		
 March (March) 	i spes with the	citizenation in the descenaria and it	story commercials.	
-				
Phone (Phone)				
Contraction of the local division of the loc				
tions provide				
provine provine				
rian porta				
The states				
These provide				
These provide				
1000				



After reviewing each document, a green check mark appears indicating the document has been reviewed.



Additional information on next page.

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

Protective

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.

h

Submit documents with no changes

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

B Review Decimients	Paymont	
	Review All Do	ocuments
Review all documents in the list below by It is reviewed, if cha	clicking each individual button nges are necessary, you can cli	A sheck mark will appear beside each document once ck the "Changes Needed" button.
Policy Summary Sheet 0	REVIEW DOCUMENT	O Decement meaning
Amendment 0	REVIEW DOCUMENT	Onares menet
Amendment 0	NEVIEW DOCUMENT	O Desinteer trainett
Other Documents O	REVIEW DOCUMENT	() Desired several
Full Policy 0	REVIEW DOCUMENT	O Discussion Revealed
¢	hanges Needed O Email Your	Questions Ø
	Tell on how we can belp	yeau .
Erliny year spremserial torus		
	GANICEL	SEND COMMENTS
	MOCT 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.



Additional information on next page.

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

Protective 🍰

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.

O Annually \$314,70 Today: O Semi-annually \$163,64 \$26,75 O Quarterly \$84,97 \$86,97 ® Monthly \$26,75 \$26,75	
O Semi-annually \$163.64 \$26.75 O Quarterly \$84.97 \$86.75 ® Monthly \$26.75 \$26.75	
C Quarterly \$84.97 ® Monthly \$26.75	
Monthly \$26.75	
Browner Construction	ot Policy
Accept Policy	
By elicking its Accept Policy Infilm, 1, EPD Cashmur, aclinewindge But I have melewed	
By effekting this Accept Policy (suffice, 1, EPD Guidanner, ackrewiedge that I have measured this Life insurance Policy and authorities this to serve as my electronic signature for purposes	
By effekting this Accept Policy (suffilm, 1, EPD Guidanner, ackrewiedge that I have measured this Life Insurance Policy and authorities this to serve an my electronic signature for purposes of this the loss/intro transactors.	
By effekting ites Accept Policy (suffire, f, EPD Guidamer, ackrewiedge that I have measured this Life insurance Policy and authories this to serve an my electronic signation for purposes of this the insurance transactors.	
By cliching illus Accepti Policy (sulture, 1, EPD Guidanner, activerwindpe that 1 have metisseed this Life Insurance Policy and authorize this to serve an my electronic signature for purposes of this life Insurance Instructors.	
By cloking its Accept Policy (stiffue,), EPD Gualanner, acknowledge that I have necessari this Life insurance Policy and authories this to news as my electronic signatum for purpose of this life insurance transaction.	
By clicking ites Accept Policy (softwar), EPD Guatemen, acknowledge that I have reviewed this Life insurance Policy and authorize this to nave an explosion eignature for purpose of this life insurance transaction.	
By clicking the Accept Policy (suffixe, f, EPD Guidanne, actives/indpe that 1 have melesed mis Life insurance Policy and adhorine this to anywa an my electronic signature for purposes of this life insurance to mereaction:	
By clicking the Accept Policy traffice, f, EPD Guidanner, schreewiedge that I have mekeend mis Life insurance Policy and adhorine this to same an my electronic signature for purposes of this life insurance transactor.	
By clicking the Accept Policy bullion, I, EPD Guidannes, acknowledge that I have mellowed this Life Insurance Policy and autorities this to serve as my electronic algorithms for purposes of this life Insurance Conception (Section 2019) ACCEPT POLICY >	
By clicking the Accept Policy tother, 1, EPD Customer, active-widge that 1 have enviseed the Life Insurance Policy and activities the teacers are my electronic eignature for purposes of the life Insurance Total State	
By clicking the Accept Policy tother, 1, EPD Customer, active-whole that I have environment the Life Insurance Policy and authorize this to serve as my electronic eignature for purposes of the the leavence terreaction.	PRINT
By clicking the Accept Policy tother, 1, EPD Customer, active-widge that I have measured the Life Insurance Policy and activities this to serve as my electronic eignature for purposes of the life Insurance Total Technology ACCEPT POLICY > Policy accepted. Congratulations! What to Except Next	PRINT
By clicking the Accept Policy tother, 1, EPD Customer, active-widge that I have methoded the Life Insurance Policy and activities this to serve an my declerate algorithm for purposes of the life Insurance Policy accepted. Congratulations! Or What to Expect Next	PRINT
By clicking the Accept Policy tother, 1, EPD Customer, activerelegity that I have methods but the fearance Policy and activities this to serve as my electronic signature for purposes of the life fearance Policy and activities this to serve as my electronic signature for purposes of the life fearance Policy and activities the fearance of the life f	PRINT posture was return to this



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 and Single Payment Deferred Annuities. EPD is not available for conversions or company/trust-owned policies. To use EPD, the policy owner and payor must be the same person.

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

Protective[®] is a registered trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective is a registered trademark and EZ-App is a trademark of Protective Life.

CLA.1678108 (11.23)

protective.com

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