

# Electronic Policy Delivery Guide

## Accept your Protective life insurance policy online

Congratulations on purchasing a Protective life insurance policy. You'll receive your new policy through our electronic policy delivery system. There, you'll be able to access your online policy 24/7, review and sign any necessary documents, make premium payments and download your policy records.

### View your electronic policies



Once your policy is issued, you'll receive an email and/or text message with a link to our secure MyAccount platform where you can view and accept the policy offering.



Upon accessing the link, you'll be asked to review and electronically sign any applicable documents. You will have the opportunity to submit changes or questions as part of the document review process.



If premium is due, it will be collected during the payment process. If applicable, you will also be prompted to provide recurring payment details.



Then, download your policy for safekeeping and printing.

You'll need to complete the electronic delivery process within 30 days of receiving your email notification. Otherwise, a paper policy will be mailed to you.

**Additional information on next page.**

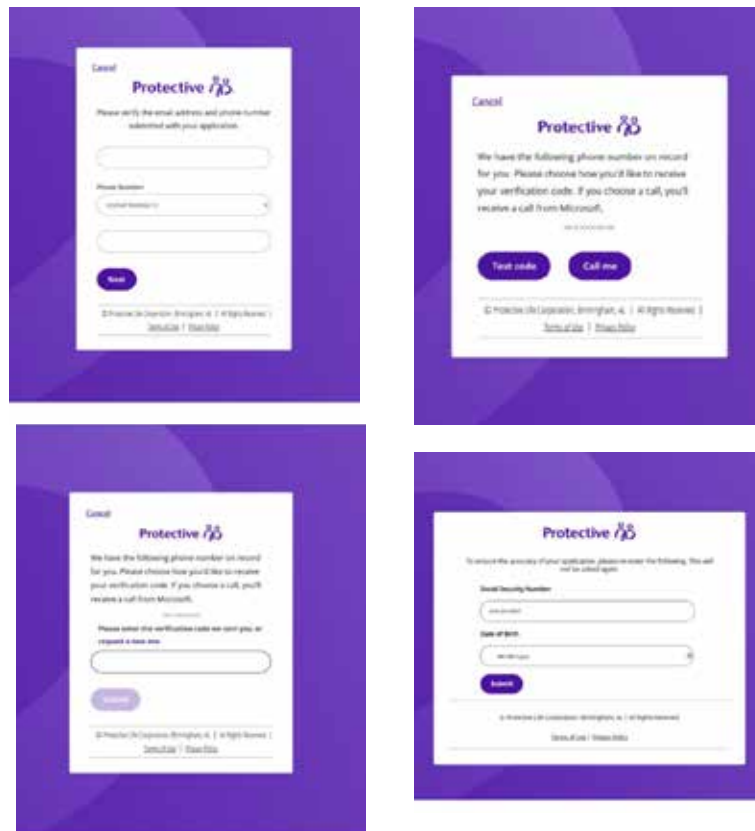
Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

### Review and accept your policy online

After your policy is issued, you'll receive an email with instructions to review and accept it through a secure, personalized link.\*

If this is the first time you access your personalized link during the application process, you will be directed to verify the email address and phone number included in your pre-application. Then you will be prompted to enter a verification code. Once you submit your verification code, you will need to enter your Social Security number to ensure the accuracy of your application.

If this is not the first time you accessed your personalized link during the application process and have previously verified the items noted above, you will only be prompted to enter a verification code to move forward.



### Managing your new policy

You can manage your policy online by registering for an account at **myaccount.protective.com**. Through the site, you can access your original policy, billing information and other services throughout the life of your policy. Site features include:

- Address updates
- Beneficiary management
- e-Bill sign up
- Manage your payment information

#### Note:

Add **epdcustomer@protective.com** to your email address book to ensure you receive policy notifications. Double check an accurate email address and phone number are on file with your financial professional.

\*If you do not receive this link, you will need to register and create an account.

### Start the review process

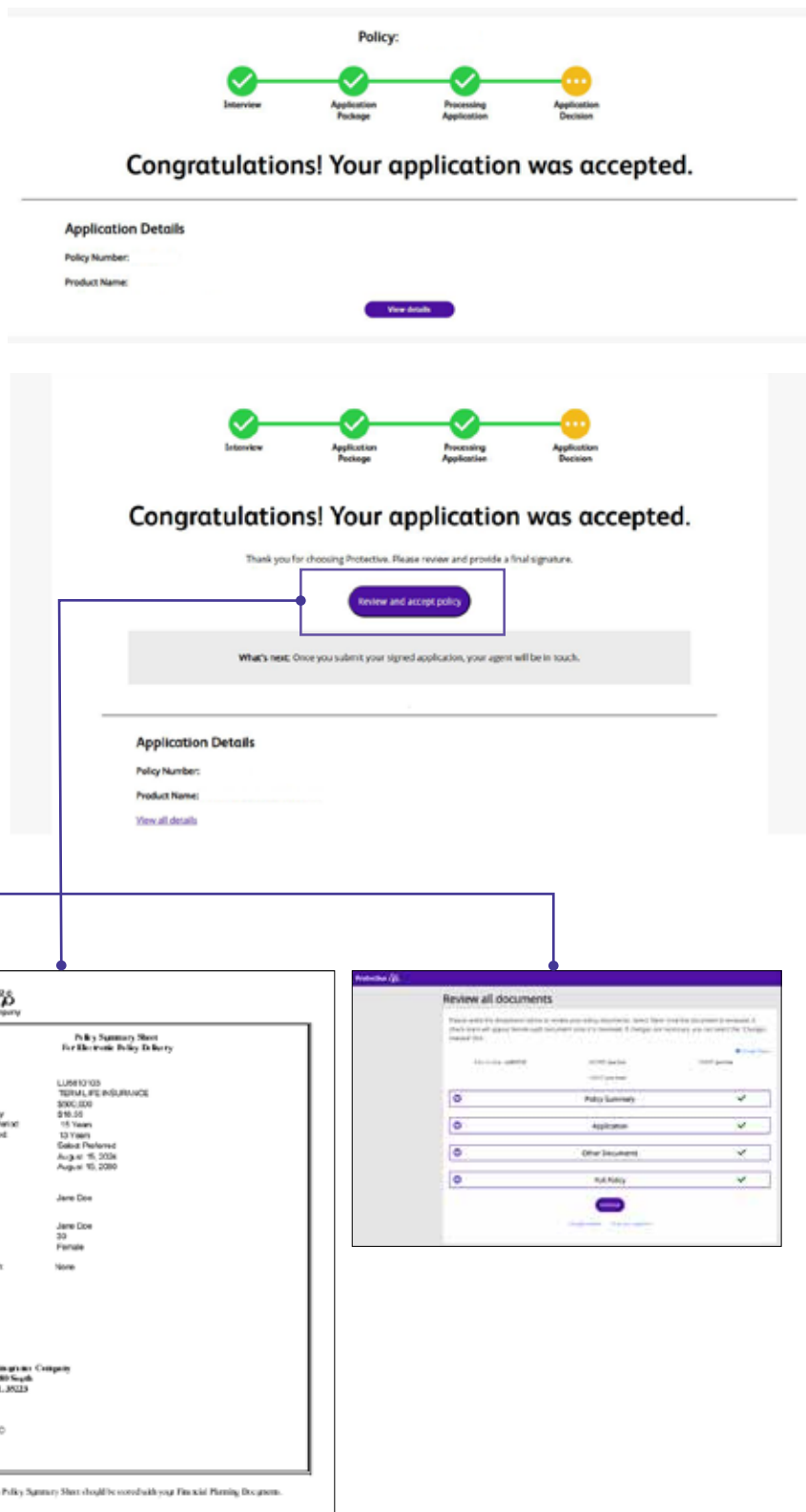
Once you access the secure website, click [View details](#) and then [Review and accept policy](#) from your online dashboard to begin the review process.

### Review documents

Select each document dropdown to review and confirm the information is correct.

After reviewing each document, select [Next](#) and a green check mark will appear indicating the document has been reviewed.

If there is an amendment during your review, you will need to agree to the amendment and then click [Submit](#).



### If needed, request changes or ask a question

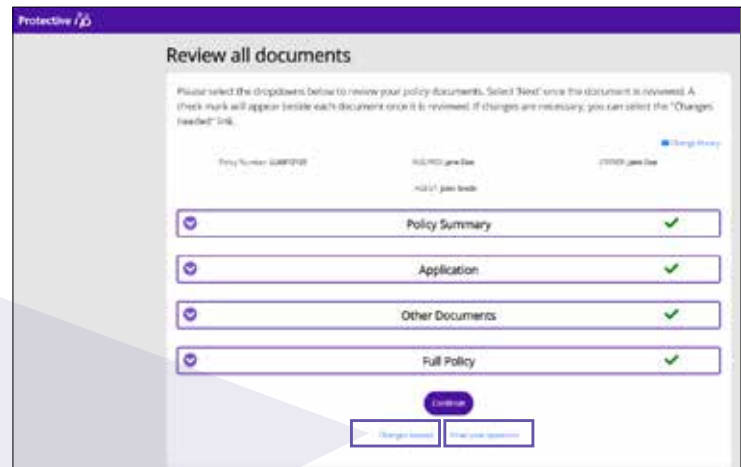
If changes or clarifications are needed, you can submit a message to our support team by clicking the [Changes needed](#) or [Email your questions](#) links. A new window will appear to enter your message, click [Submit](#) to send.

Please enter your requested change

[Submit](#)
[Cancel](#)

Please enter your question

[Submit](#)
[Cancel](#)



**Review all documents**

Please select the dropdowns below to review your policy documents. Select "Next" once the document is reviewed. A check mark will appear beside each document once it is reviewed. If changes are necessary, you can select the "Changes needed" link.

Policy Number: 000012345    Review Date: 12/31/2023    Review Date: 12/31/2023

Review Date: 12/31/2023

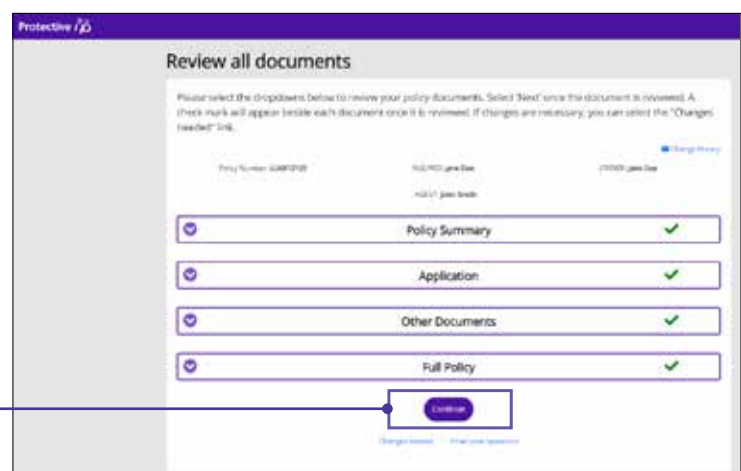
<input checked="" type="checkbox"/>	Policy Summary	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Application	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Other Documents	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Full Policy	<input checked="" type="checkbox"/>

[Continue](#)

[Changes needed](#)    [Email your questions](#)

### Submit documents with no changes

If there are no changes or questions, simply click [Continue](#) to proceed.



**Review all documents**

Please select the dropdowns below to review your policy documents. Select "Next" once the document is reviewed. A check mark will appear beside each document once it is reviewed. If changes are necessary, you can select the "Changes needed" link.

Policy Number: 000012345    Review Date: 12/31/2023    Review Date: 12/31/2023

Review Date: 12/31/2023

<input checked="" type="checkbox"/>	Policy Summary	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Application	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Other Documents	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Full Policy	<input checked="" type="checkbox"/>

[Continue](#)

[Changes needed](#)    [Email your questions](#)

## 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. Credit cards are not accepted for variable products.

**Note:**

Term customers can select payment frequency, and the initial payment will be calculated based on billing preference — annually, semi-annually, quarterly or monthly.

**Now, let's check on your payments**


Money transfer: \$18.58      Credit card: pay due      Card: no pay due


credit card: pay due


**Total due today: \$18.58**


Select a payment frequency


Frequency	Payment amount
<input type="radio"/> Annually	\$18.58
<input type="radio"/> Semi-annually	\$9.29
<input type="radio"/> Quarterly	\$6.19
<input checked="" type="radio"/> Monthly	\$1.55


Select a payment method


Bank Account


Credit Card


Debit Card


Bank account information


Account Holder Name


☒ Checking

☐ Savings

Routing Number


Account Number


Add Bank Icon


Future automatic bill payment

Your profile requires you to set up automatic billing, please select one of the following options:

☒ Use the same payment method for future automatic bill payments.
 ☒ We can only create a single bank account within our administrative systems. Please mark the checkbox to acknowledge that the bank account information you entered above will also be used for your future automatic billing payments.


Review your payment details


Click the "Submit" button below to pay \$78.50 via your **Checking Account ending in 6789**

By making this payment I agree with the [terms and conditions](#)

## Accept the policy

After the payment process is complete, you'll be prompted to click **Accept Policy**.

Protective



Almost done!

Policy Number: LARF0188

INSURED: Jane Doe

Default: Jane Doe

AGENT: Jane Smith

By clicking the accept policy button, I acknowledge that I have received this life insurance policy and authorize this to serve as my electronic signature for purposes of this life insurance transaction.

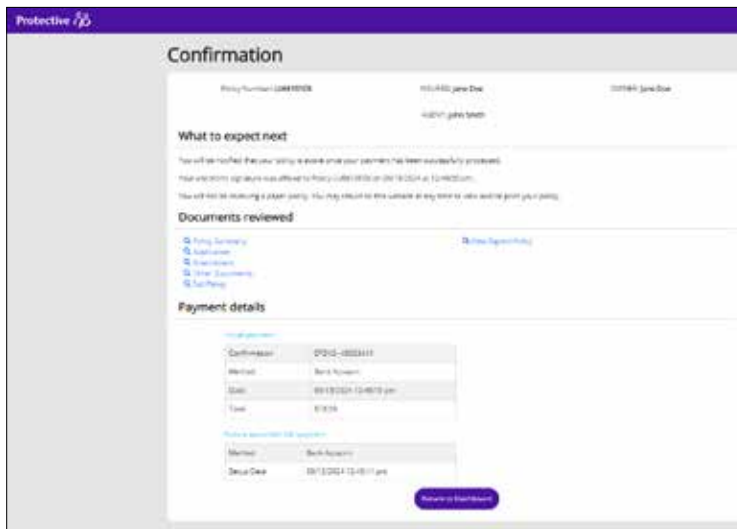
Accept Policy

### 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. Keep in mind, you have **30 business days** to review and accept your policy electronically before a paper policy is mailed to you.



The screenshot shows a 'Confirmation' page from Protective. It includes a header with the Protective logo and navigation links. The main content area is titled 'Confirmation' and contains the following sections:

- Policy Number:** 123456789
- Policy Type:** Term Life
- Policy Term:** 20 years
- What to expect next:**
  - You will be notified that your policy is in-force once your payments have been successfully processed.
  - Your electronic signature was added to Policy 123456789 on 06/18/2024 at 12:45:00 PM.
  - You will receive a paper policy. You may request this document at any time by clicking the 'Download Policy' button.
- Documents reviewed:**
  - ☒ Policy Summary
  - ☒ Application
  - ☒ Declaration
  - ☒ Other Documents
  - ☒ Signature
- Payment details:**
  - Confirmation:**
    - Policy Number: 123456789
    - Method: Bank Account
    - Start Date: 06/18/2024 12:45:00 PM
    - End Date: 06/18/2024
  - Policy Summary:**
    - Method: Bank Account
    - Start Date: 06/18/2024 12:45:00 PM



**For assistance with Electronic Policy Delivery, call our Resource Center at 800-366-9378 or connect with your financial professional.**

Electronic policy delivery (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 Omaha, NE 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.

Insurance products offered through PLICO, located in Omaha, NE and PLAIC, located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Subject to underwriting. All payments and guarantees are subject to the claims-paying ability of the issuing company.

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**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