

Electronic Policy Delivery (EPD)

allows your client to choose an electronic delivery method rather than traditional paper.

See how EPD* can work for you and your client

- The EPD process is *quick, easy, and safe*.
- *Quicker* policy delivery to your client.
- *Faster* turnaround time on commission payments.
- All policy documents are *safely* stored on our secure website.
- Client has *24/7* access to a copy of the original contract for the life of the policy.

* Electronic policy delivery is not available in the state of NY. The insured, owner, and payor must be the same to elect the EPD process.

Your next steps

- Discuss the benefits of the **Electronic Policy Delivery** process with your clients. It is quick, easy, and safe.
- Submit the application to Protective and opt for **Electronic Policy Delivery**.
- Leave a consumer-approved **Electronic Policy Delivery** brochure with your clients.

FINANCIAL STRENGTH

Protective Life Insurance Company has more than \$427 billion of coverage in force to date,** and has insurer financial strength ratings of:

- A+ (Superior, 2nd highest of 15 ratings) from A.M. Best,
- AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's,
- A (Strong, 6th highest of 22 ratings) from Fitch, and
- A2 (Good, 6th highest of 21 ratings) from Moody's Investors Service*

Each of these independent rating organizations assigns ratings measuring financial strength or claims-paying abilities. They consider factors such as overall operating performance, asset quality, financial flexibility, and capitalization.

* These ratings are current as of September 2011. For more current information, please visit www.protective.com

** As of 12/31/10

Protective 
Life Insurance Company
Doing the right thing is smart business.®

Birmingham, AL

PLAG.9214 (09.11)

For Agent Information Only.
Not For Consumer Use.

Quick...

Easy... *epd*

Safe.

Protective Life's

Electronic Policy Delivery (EPD)

A Quick, Easy,
and Safe Process

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Life Insurance Company
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EPD Steps To Success:

Getting Started

Go to www.protectivelifebrokerage.com and select the Electronic Policy Delivery link.

- Make sure the Home Office has your correct email address. You can update this on our website.
- An EPD Election Form is included in our paper application packets. These can be ordered online or downloaded from our website from Supplies Online.
- For TeleLife®, the EPD Election Form is included in the Fax Pre- App, or you will have the option to select EPD during the Web-App online process.
- Add epdagent@protective.com to your e-mail address book to ensure our e-mails are received.

Best Practices For Client Preparation

Preparing your client for the EPD process is the key to a successful experience. You can help improve your client's experience with these useful tips:

- Ensure your client's correct email address is provided and legible on the EPD election form.

- Once underwriting is complete and the policy is issued, you will receive an e-mail from epdagent@protective.com to review and release the policy to your client.
- Upon your release, your client will receive an email from epdcustomer@protective.com. This will contain a link to our secure site to access their life insurance policy contract and related information.
- Advise your client to click on the link and follow the online registration process. Once your client is a registered user, online instructions will be provided.
- Your client will be asked to review each document, electronically sign any necessary documents, and make their first premium payment online (if applicable).
- Your client will have 10 business days to complete the EPD process.

EPD Pending Policy Information

- EPD Policy information will appear on our website at www.protectivelifebrokerage.com under 'My Business', 'My Electronic Policies' link.
- To access your EPD policies, click the 'Electronic Policies to Review' link.

EPD Delivery

- The process is finalized when your client has completed the online delivery process.
- Once the policy is placed in force, a copy of the policy and delivery requirements will be available for you to review or download for one week.

Regular (Paper) Policy Delivery Is Required If:

- The policy owner or payor is different from the insured.
- A survivorship product is selected.
- The resident state is New York.