



# Protective Velocity

## Move your business forward with Protective Velocity

From application submission to sales commission, we're committed to making both buying and placing life insurance faster and easier. With Protective Velocity, our suite of digital capabilities, we can help you streamline the application process to help speed up production time and drive your business forward. And ultimately, Protective Velocity allows you to work more effectively and efficiently.

### Enhanced EZ-App: Drop-ticket platform

Trade paper applications for EZ-App<sup>SM</sup> when dropping Protective<sup>®</sup> Classic Choice, Protective Custom Choice<sup>SM</sup> UL (10-30), Protective<sup>®</sup> Lifetime Assurance UL, Protective Advantage Choice<sup>SM</sup> UL, Protective Indexed Choice<sup>SM</sup> UL, and ProClassic II<sup>SM</sup> UL term tickets. When using EZ-App, you can:

- Avoid NIGOs and data entry errors
- Submit applications faster and more efficiently
- Complete applications on desktop and mobile devices

### PLUS: Protective Life underwriting solution: Tailored underwriting

One size doesn't fit all when it comes to underwriting. PLUS is designed to underwrite applicants with the least invasive requirements possible and is available with Protective Classic Choice term, Protective Custom Choice UL (10-30), Protective Lifetime Assurance UL, Protective Advantage Choice UL, Protective Indexed Choice UL, and ProClassic II UL. PLUS is available for applications submitted from EZ-App, another drop-ticket platform or TeleLife EZ-Worksheet. PLUS optimizes speed to issue by:

- Providing customers with the opportunity to qualify for accelerated underwriting
- Reducing overall cycle time

### Additional information on next page.

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### Digital Part II: Medical Questions Answered Online

When submitting through this digital platform, you can opt your clients in to completing the Part II medical questions online. Once you complete the drop ticket and opt-in to the Online Customer Interview, all you need to do is provide your client with the next steps and what to expect.

- Tell your client they will receive an email to register and complete the online portion of their application
- Clients have five days to complete this process before being contacted by a TeleLife representative
- Once client completes Part II medical questions and reviews all required information online, they submit and e-sign the application.
- You can assist or the client can opt into Telelife at any time during the process.

### TeleLife<sup>®</sup>: Innovative approach to application fulfillment

When you submit an application, Protective's TeleLife team takes care of the rest: completing the interview, scheduling exams, ordering medical records (if needed) and requesting additional information. And since TeleLife agents are Protective employees, you can expect our standard of quality throughout the process. With TeleLife, you can just submit it and forget it because:

### Electronic Policy Delivery

Go paperless and get your customers covered faster by enrolling in Electronic Policy Delivery (EPD). With EPD, 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-customer EPD
- Track delivery status
- View and download completed policies and delivery requirement

- Applications are retrieved immediately\*
- Agent can schedule a convenient date/time for client interview
- TeleLife text message reminders are available to remind clients of phone interview
- Client interview calls are initiated within 24 hours of application submission
- TeleLife interviews are conducted by Protective employees
- Clients have the option to voice-sign their application during the phone interview

### E-Signature

Eliminate the need for paper-based signatures and time-and-place limitations. You and your clients can use E-Signature any time, from anywhere. Protective accepts E-Signatures from:

- Adobe
- DocuSign
- eSign Live
- Paperless Solutions Group

## Our portfolio of digital capabilities can help drive your business forward.

\* via EZ-App or Protective-approved drop-ticket platform

Life insurance products are issued by Protective Life Insurance Company, Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex.

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