Protective® Velocity customer portal

Customer guide and FAQ

Submit and sign applications, review your policy information, schedule exams and more — all in one conveniently accessible customer portal designed specifically for you.

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Introducing the customer portal — powered by Velocity

Protective continues to enhance your experience by implementing new technology and capabilities that makes your policy more accessible to you.

The customer portal introduces new, self-service capabilities that allow you to register for an account, complete medical questions online or via phone interview, e-sign applications, schedule interviews or exams, and check their policy status — all online and at your convenience.

Once a decision is made by our underwriting team, your electronic policy will be available to complete and sign online via the customer portal.

How it works

After you meet with your financial representative to complete your pre-application, and once you receive your registration link via text or email — you will then be able create an account and gain access to the customer portal.

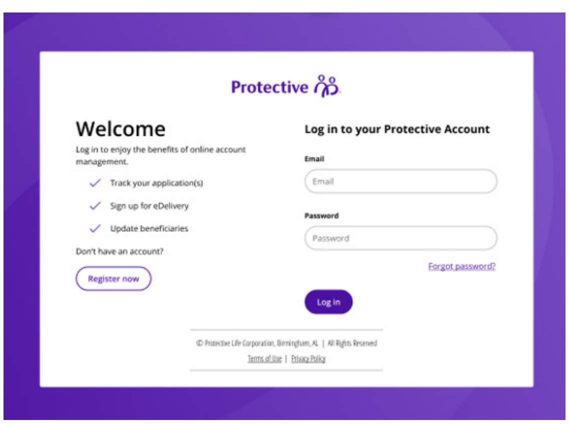
Once you register, create, and then sign-in to your account, you will be redirected to the customer portal.

Click the Register now button to get started.

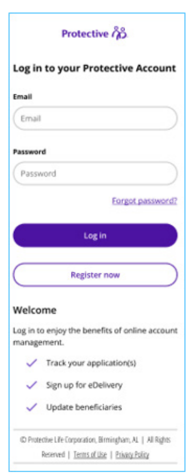
If you already have an additional life or annuity policy with us, you will be matched to your existing account via your name, email, date of birth and Social Security Number.*

If you DO NOT have a preexisting policy with us you will need to register for a new account (see next page for instructions).

Desktop



Mobile



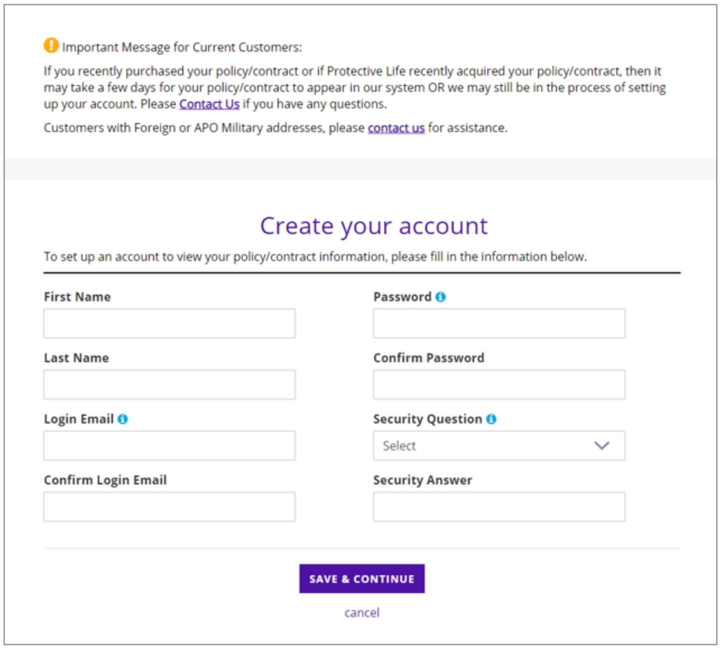
*If criteria does not match an existing registered email, you will need to call Protective to update information.

Registering for customer portal access

You will be prompted to enter the information required to create your account and gain access to the customer portal.

At this step, you will provide:

- Your name
- Email
- Password (created at this step)
- Security question
  (to reset password if needed)
- Elect if you're obtaining life insurance
  for personal or business reasons
  (personal is most common)



Confirmation email and setting up two-factor authentication

The first time you login at myaccount.protective.com, you will be required to set up two-factor authentication. At this point, you may choose to either use your mobile number or email to receive your two-factor authentication code — then click the send code button.

Please note this step is required every time you log into the customer portal.

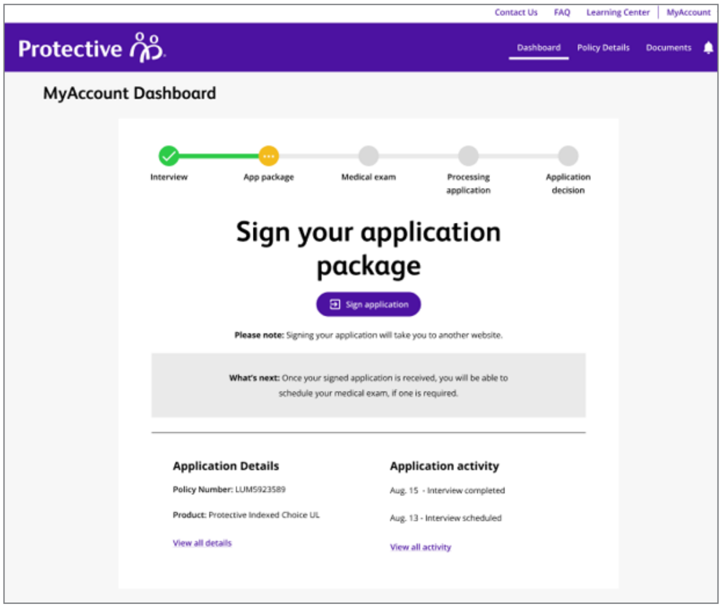
Signing your application digitally

When you have completed your online or phone interview, you can authorize and sign your policy digitally via the customer portal as one of the many options to sign.

You will get an email notification when your policy is finalized and ready to be signed.

Once you **login and click on your dashboard**, you should see a screen like the one to the right.

Click on the sign application button to be redirected to an Adobe page where you can electronically sign your policy.

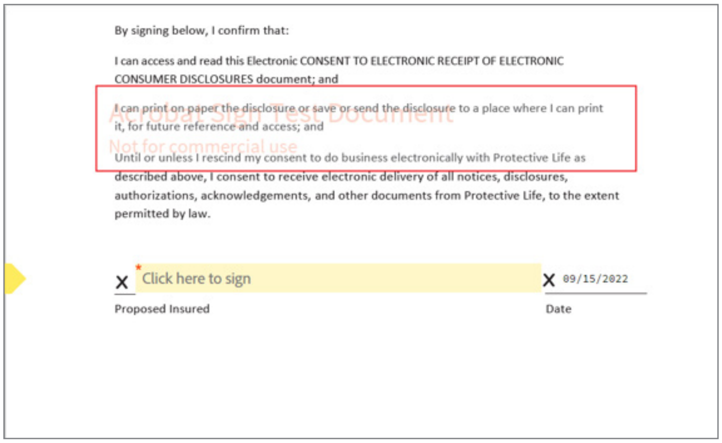


Use our Adobe e-sign solution to review and sign your policy documents.

Adobe walks you through **step by step** on each line you need to sign or provide information.

Click on the click here to sign field to add your signature to the document.

Once you finish signing the documents, your case will be submitted to our home office for review. Then we will get started on our internal underwriting and case management process.



That's it. You're done!

Tracking your application status

Once you have completed the registration, application submission and signature/authorization you can log into the customer portal anytime to track and review the status of your policy.

Status progression through the entire process*

Interview | Application package | Medical exam | Processing application | Application decision

We have received your request for life insurance. Check back soon for a status update.

Step 1:

- Interview has been completed
- Application package has not been processed yet

Application package | Medical exam | Processing application | Application decision

Sign your application package.

Step 2:

- Interview has been completed
- Application package has been generated and needs to be signed

Application package | Medical exam | Processing application | Application decision

Complete your medical exam.

Step 3:

- Paper application or interview done before accessing site
- Application package completed
- Medical exam outstanding

Application package | Medical exam | Processing application | Application decision

You're all set!

Step 4:

- Paper app or interview done before accessing site
- Application package completed
- Medical exam completed
- Application decision pending

Interview | Application package | Medical exam | Processing application | Application decision

Congratulations!

Step 5:

- Interview has been completed
- Application package has been signed
- No medical exam needed
- Application decision approved

Application package | Medical exam | Processing application | Application decision

Congratulations! Your application has been accepted.

Step 6:

- Interview has been completed
- Application package has not been processed yet

Interview | Application package | Medical exam | Processing application | Application decision

Congratulations! Application complete.

Contract Generated/ EPD complete:

- All steps complete
- Electronic Policy Delivery completed or policy mailed

Note:

Status steps are only examples and will be based on your individual requirements and applications.

Frequently asked questions

The Velocity Customer Portal is a digital space, accessible from desktop or mobile, where you can complete the application process. A tracker shows you exactly which step of the process you're on, and what's next. Once a decision is made by our underwriting team, you can review, sign, and accept your policy.

What capabilities are available within the Customer Portal?

The Velocity Customer Portal allows you to:

- Register for an account
- Complete medical questions online or via phone interview
- E-sign applications
- Schedule interviews or exams
- Track application status
- Electronically accept policy Security question (to reset password if needed)

How do I get to the Customer Portal?

To log in or register, visit myaccount.protective.com. You must have an account to access.

I don't have an existing account with Protective. How do I register my account?

To register for an account, visit myaccount.protective.com. After completing the registration, a confirmation email will be sent to the email address provided. After completing the registration, a confirmation email will be sent to the email address that was provided.

I cannot complete my registration or application. What should I do?

P**lease contact us for assistance** by calling 800-366-9378 ext. 1

Monday-Thursday: 7:30 a.m - 6 p.m. CT
Friday: 7 a.m-5 p.m. CT

I already have an account with Protective. What will I have to do to access the Customer Portal?

To access, visit myaccount.protective.com. Log in using your existing username and password.

How will I know what to do to complete my application?

The Customer Portal makes it easy to understand where you are in the application process. **An application tracker** will show you exactly which step of the process you are on.

Are there any scenarios I would not be able to use or see info in Customer Portal?

Yes, the following:

- If policy is issued in state of New York
- If the owner and insured differ, the owner will have a limited view (insured will have full view).
- If it's an annuity product
- Certain life product restrictions will limit information available online

Contact your financial representative with any questions.
For additional help, contact Protective by calling 800-366-9378 ext 1.

protective.com/MyApplication