

Electronic Policy Delivery Guide

Accept your Protective Life policy online

Congratulations on purchasing a Protective insurance policy. You'll receive your new policy through our Electronic Policy Delivery (EPD) 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 Customer Service Center where you can access your life insurance policy and other related information.



After you have registered your account, 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 needed, you can make your first premium payment online and, if applicable, set up recurring monthly payments.



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

Managing your new policy

You can register for an online Customer Service Center 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.

Register for your online account

After your policy is issued, you'll receive an email with instructions to review and accept it. If you're accessing your online account for the first time, follow these instructions to complete the registration process.

For help with the registration process, use our online Virtual Assistant or contact our Resource Center at 800-366-9378.



Visit the customer service center

Use the link in the email you receive or access **myaccount.protective.com** and click **Register** to begin the process.

Populate your information

Follow the prompts to populate each field and click the blue icons for additional information where applicable.

Important Message for Current Customers:
If you recently purchased your policy/contract or if Protective Life recently assigned your policy/contract, then it may take a few days for your policy/contract to appear in our system. Or we may still be in the process of setting up your account. Please [Contact Us](#) if you have any questions.
Customers with live go to APD in their address, please [contact us](#) for assistance.

Create your account

To set up an account to view your policy/contract information, please fill in the information below.

First Name <input type="text"/>	Password <input type="password"/>
Last Name <input type="text"/>	Confirm Password <input type="password"/>
Login Email <input type="text"/>	Security Question <input type="text"/>
Confirm Login Email <input type="text"/>	Select <input type="text"/>
	Security Answer <input type="text"/>

Problems creating your account? Please contact us.
Certain non-individual owned contracts cannot access information via this website. Please contact us for assistance.

Select your registration type

Choose person or company/trustee radio button. Populate your remaining information.

Complete Your Profile

To set up an account to view your policy/contract information, please provide some basic information about yourself. This will help us deliver the information you need.

Are you registering to view your personal policy/contract, or are you representing a company or trust?

Personal policy/contract
 I represent a company/I am a Trustee

Your Details

First Name	Last Name	Street Address
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>	<input type="text"/>
Date of Birth		Apt/Suite
<input type="text" value="MM/DD/YYYY"/>		<input type="text"/>
Social Security Number ⓘ		City
<input type="text" value="999-99-9999"/>		<input type="text"/>
Confirm Social Security Number		State
<input type="text" value="999-99-9999"/>		<input type="text" value="▼"/>
		Zip Code
		<input type="text"/>
		Phone Number
		<input type="text" value="(999) 999-9999"/>

Click the boxes to verify your information and accept the privacy terms. Your identity will be automatically verified by our authentication partner. If for some reason, they are unable to verify your account, you will need to call and speak with a representative to complete your registration. Click **Save & continue** to proceed.

- I wish to go paperless and enroll in eDelivery notifications on all active policies and contracts.
- I have verified the above information is correct and wish to create an account.
- I understand that Protective will collect the information I have provided for use in accordance with its privacy policies. Please visit our [Online Privacy page](#) for more information about our information practices, including information about your privacy choices.

Now, review your policy

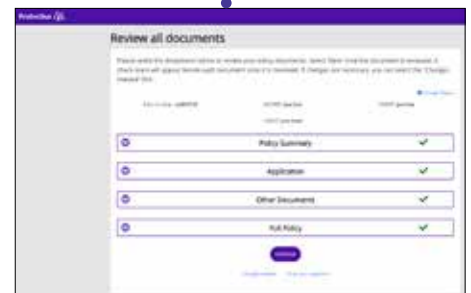
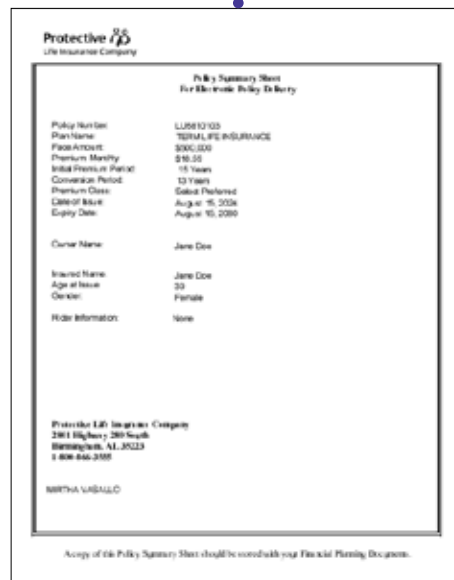
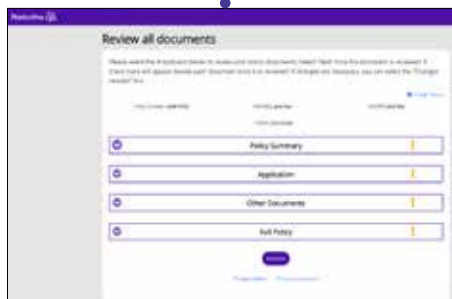
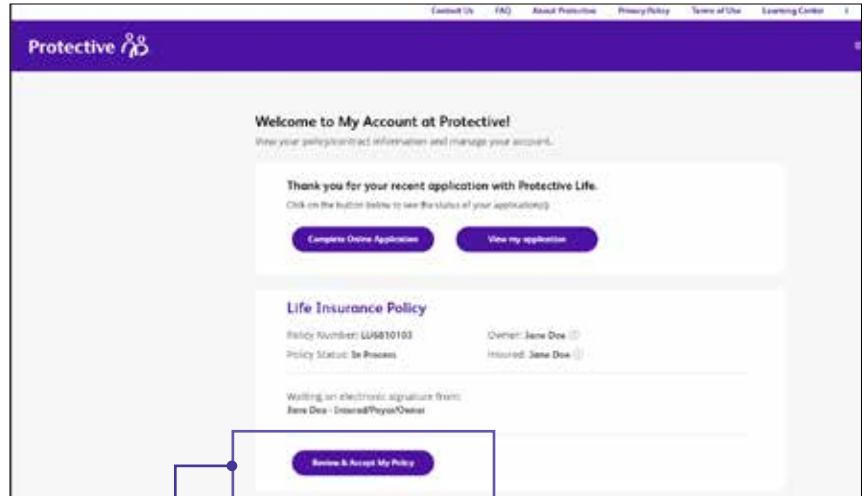
Your customer service dashboard will appear. Follow the instructions to review and accept your new policy.

Start the review process

Once logged in to the secure customer service website, click the [Review My Policy & Accept My Policy](#) link 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 needed, request changes or ask a question

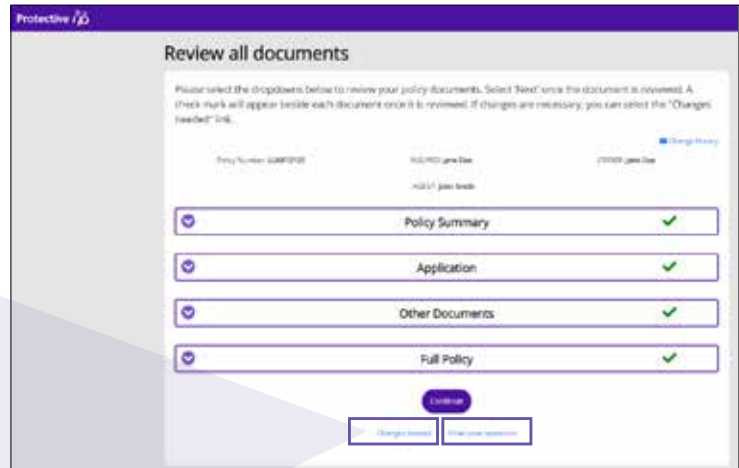
If changes or clarifications are needed, you can submit a message to our support team by clicking the [Changes needed](#) or [Email your questions](#) links. A new window will appear to enter your message, click [Submit](#) to send.

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: 00001234 H&A/10 Jan 2020 01/01/2020 Jan 2020
H&A/1 Jan 2020

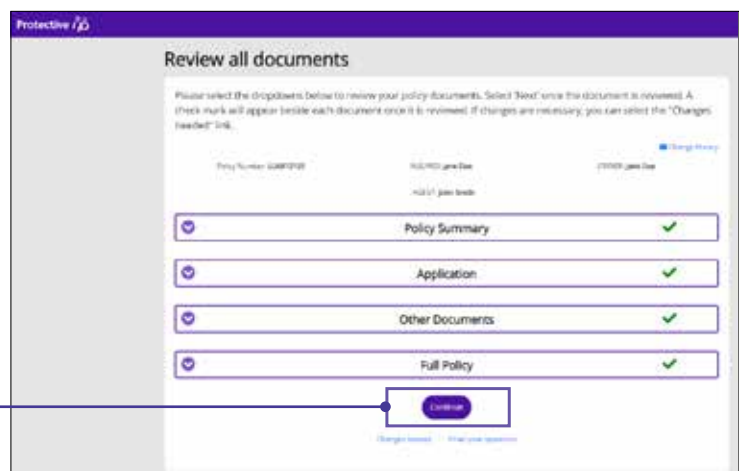
<input checked="" type="checkbox"/>	Policy Summary	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Application	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Other Documents	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Full Policy	<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: 00001234 H&A/10 Jan 2020 01/01/2020 Jan 2020
H&A/1 Jan 2020

<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](#)

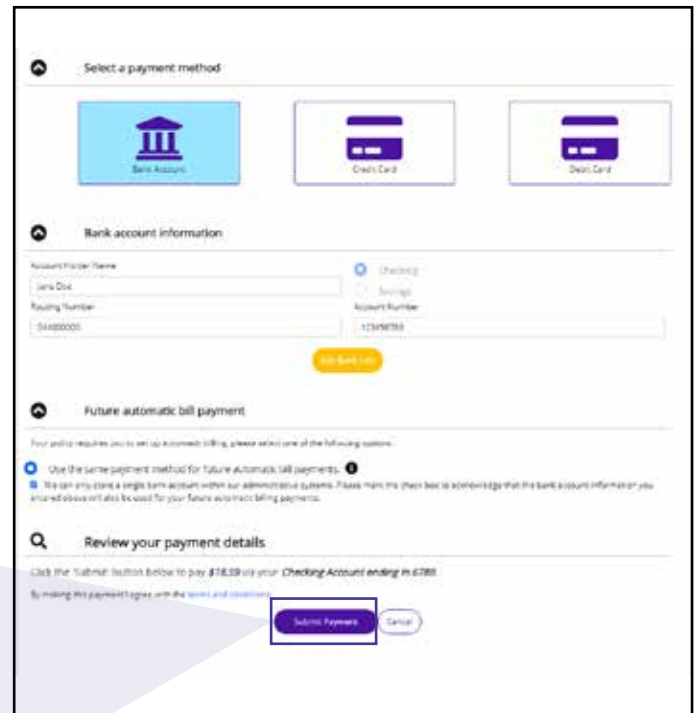
Set up payment information

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.



Accept the policy

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



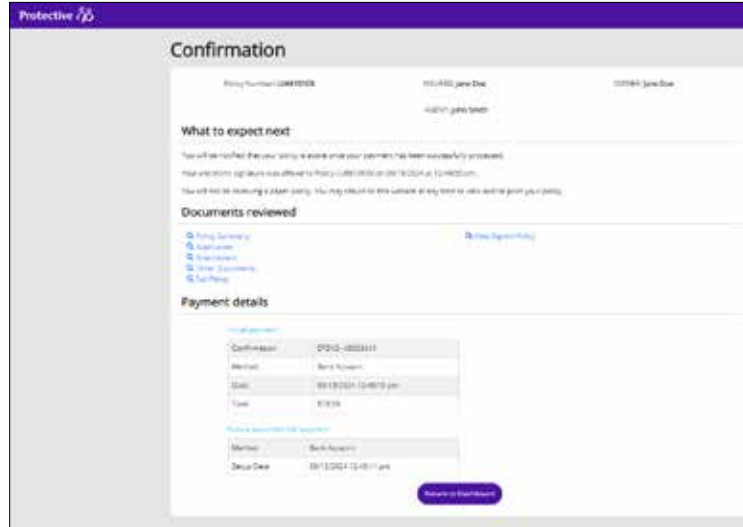
Additional information on next page.

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.



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

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.

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Insurance products offered through PLICO, located in Nashville, TN 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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