# Protective

## **Protective Velocity**

### Save time, submit online with Protective Velocity

From submission to commission, we're committed to making both buying and placing life insurance faster and easier. Velocity helps you simplify the application process to reduce cycle time by 57%. And ultimately, increases policy placement by 25%.

### Drop-ticket platform

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

#### Accelerated underwriting

One size doesn't fit all when it comes to underwriting. Protective Life Underwriting Solution (PLUS) is designed to underwrite applicants with the least invasive requirements possible. PLUS is available for applications submitted from EZ-App, another drop-ticket platform or TeleLife EZ-Worksheet. PLUS optimizes speed to issue by:

- Possibly removing fluids and/or attending physician statements
- Reducing overall cycle time

#### Medical questions answered online

Once you complete the drop ticket and opt-in to the Online Customer Interview, provide your client with the next steps and what to expect:

- Tell your client to look for an email to register and complete the online portion of their application
- 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

Online Applications expire after 12 months through age 70; 6 months ages 71+



#### **Telephone interview**

Medical interviews not completed online are conducted by TeleLife representatives, and since TeleLife agents are Protective employees, you can expect our standard of quality throughout the process.

- · 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
- Clients have the option to voice-sign their application during the phone interview

#### **Electronic Policy Delivery (EPD)**

With EPD, you can:

- Review, approve and deliver policies 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

#### **E-Signature**

Protective accepts E-Signatures from:

- Adobe
- DocuSign
- eSign Live
- Paperless Solutions Group



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

Protective® refers to Protective Life Insurance Company.

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.

Protective and TeleLife are registered trademarks of Protective Life Insurance Company. EZ-App, Advantage Choice, Custom Choice, Classic Choice, Lifetime Assurance, ProClassic II, and Indexed Choice are trademarks of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

#### PLAG.772389 (09.23)

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