ANNUITYNET - Order Entry Assistant Guide

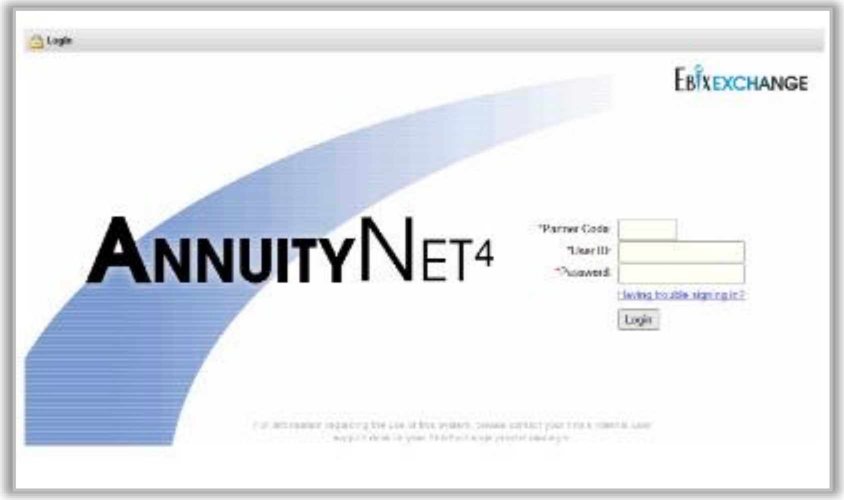
Protective.

Follow the steps below to submit an application through AnnuityNet.

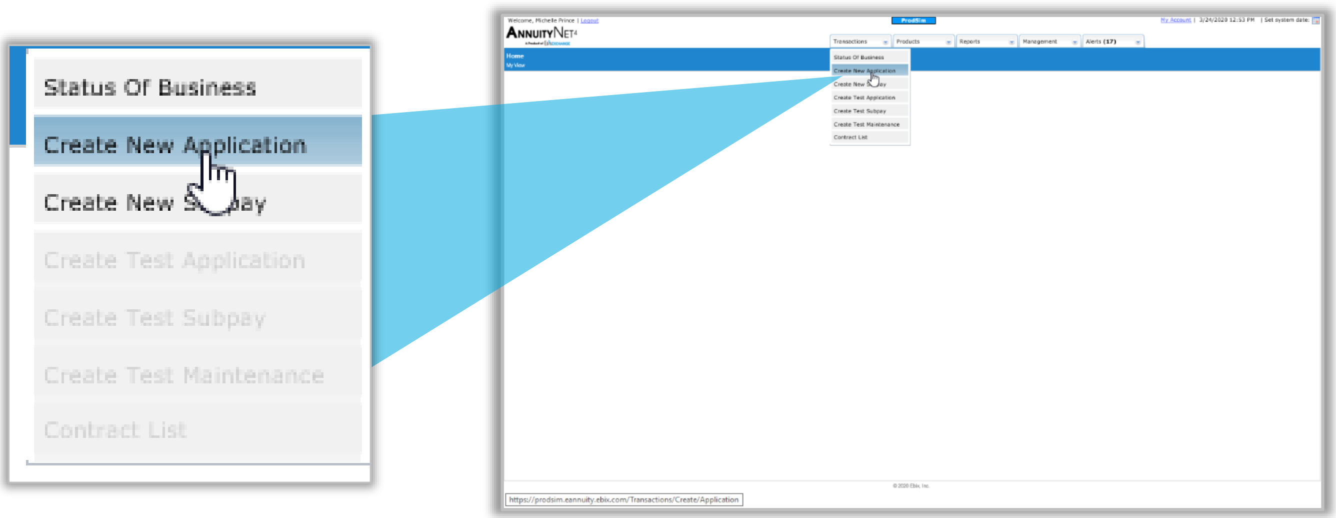
Guide

1 GETTING STARTED

Enter your login credentials. Then click Login.



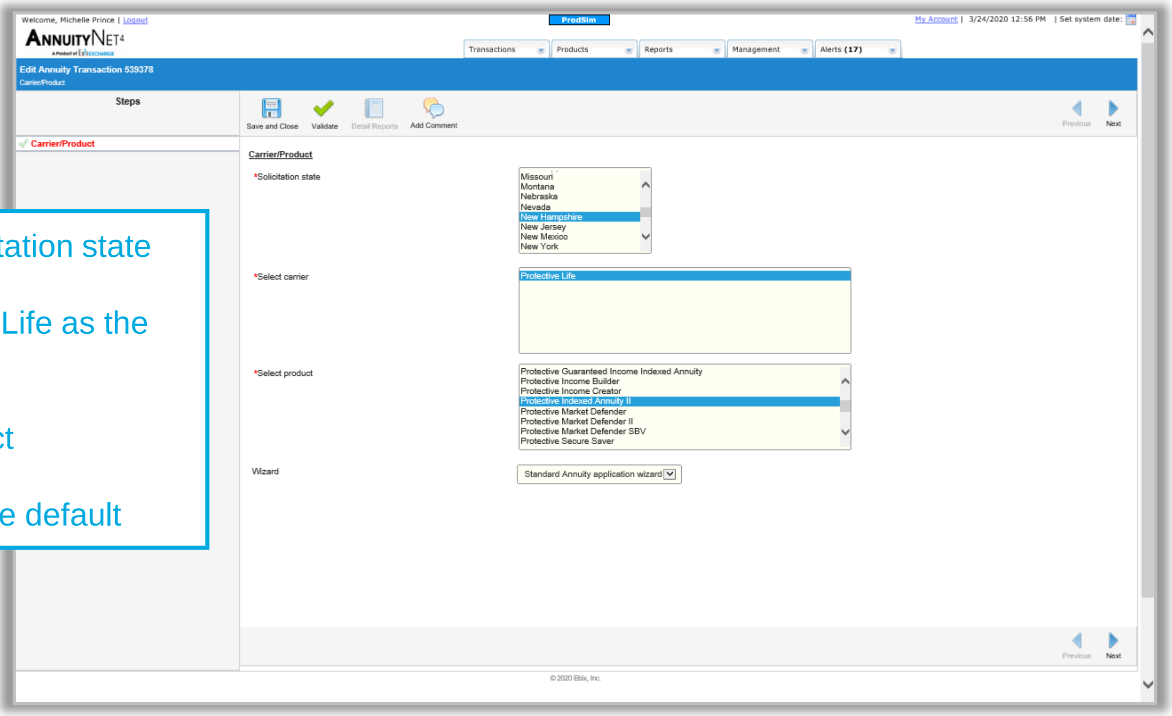
2 CREATE A NEW APPLICATION



NOTE: The screens and or selections options may vary by relationship

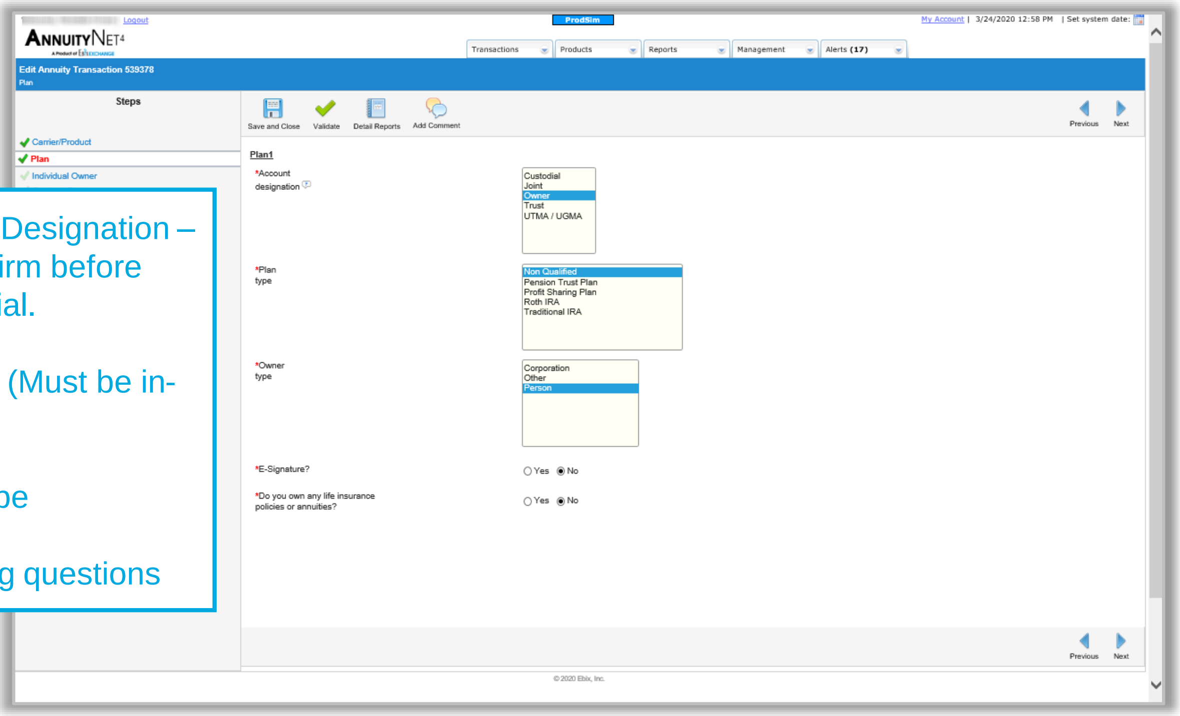
Not a Deposit	Not Insured By Any Federal Government Agency	
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value

3 CARRIER/PRODUCT



- ❑ Choose the solicitation state
- ❑ Select Protective Life as the carrier
- ❑ Select the Product
- ❑ Wizard – leave the default

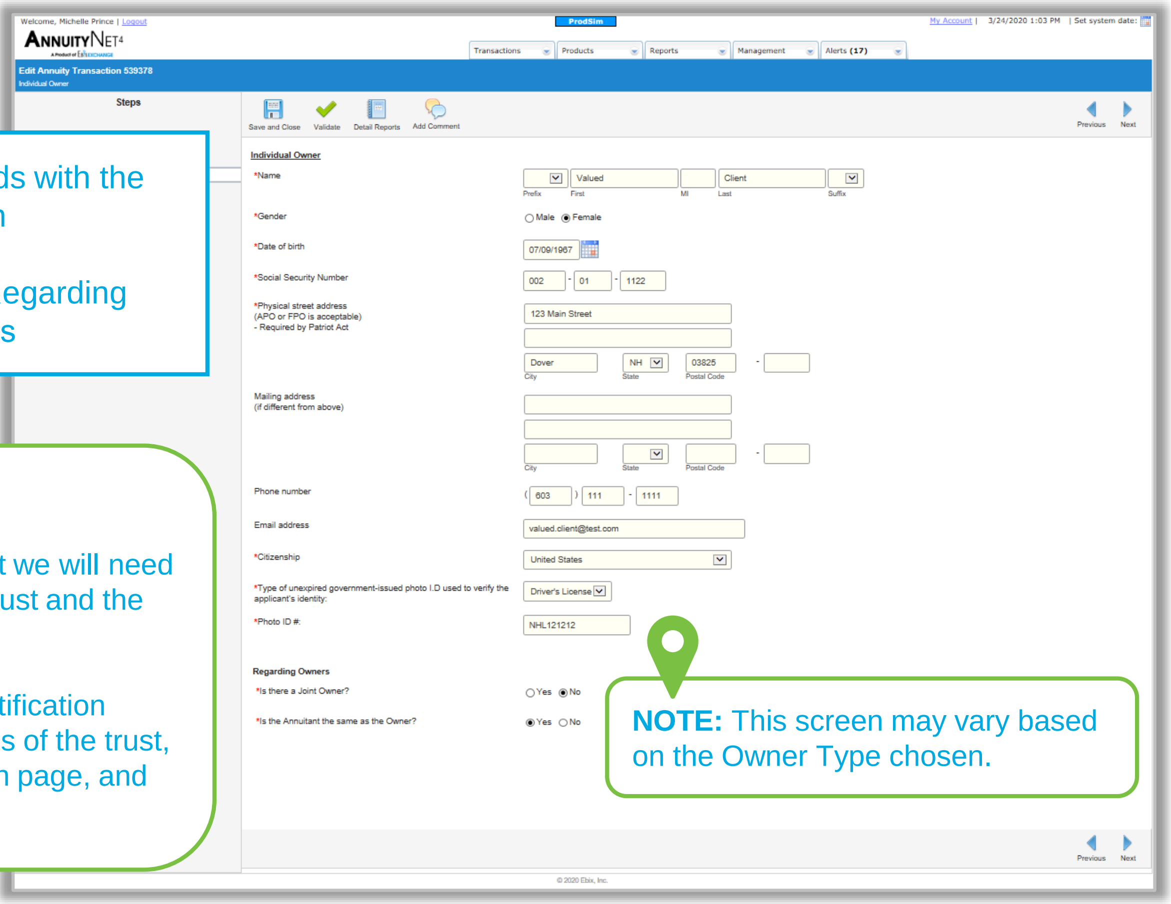
4 PLAN INFORMATION



- ❑ Choose Account Designation – check with your firm before selecting Custodial.
- ❑ Select Plan Type (Must be in-kind)
- ❑ Select Owner Type
- ❑ Answer remaining questions

TIP! You can save your application at anytime by clicking the SAVE icon at the top of the screen.

5 OWNER INFORMATION



- ❑ Complete the fields with the owner information
- ❑ Answer the two Regarding Owner's questions

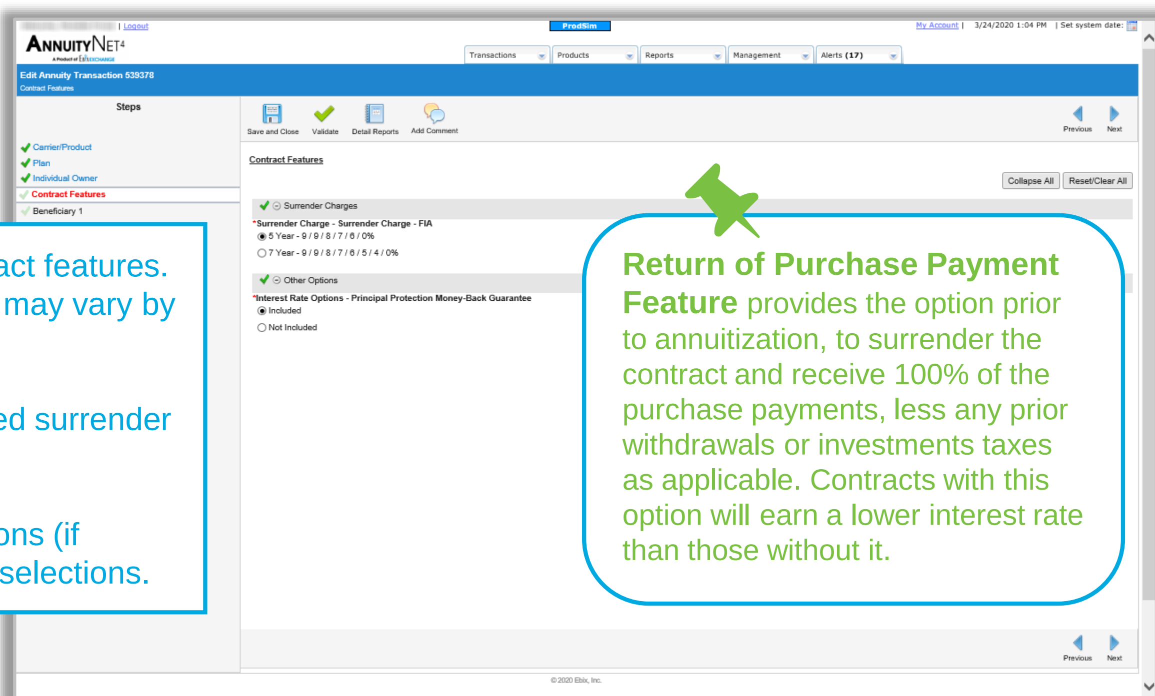
TRUSTS:

If the owner is a Trust we will need the full name of the trust and the date of the trust.

Include the Trust Certification form, and or full pages of the trust, and or the registration page, and the signature page.

NOTE: This screen may vary based on the Owner Type chosen.

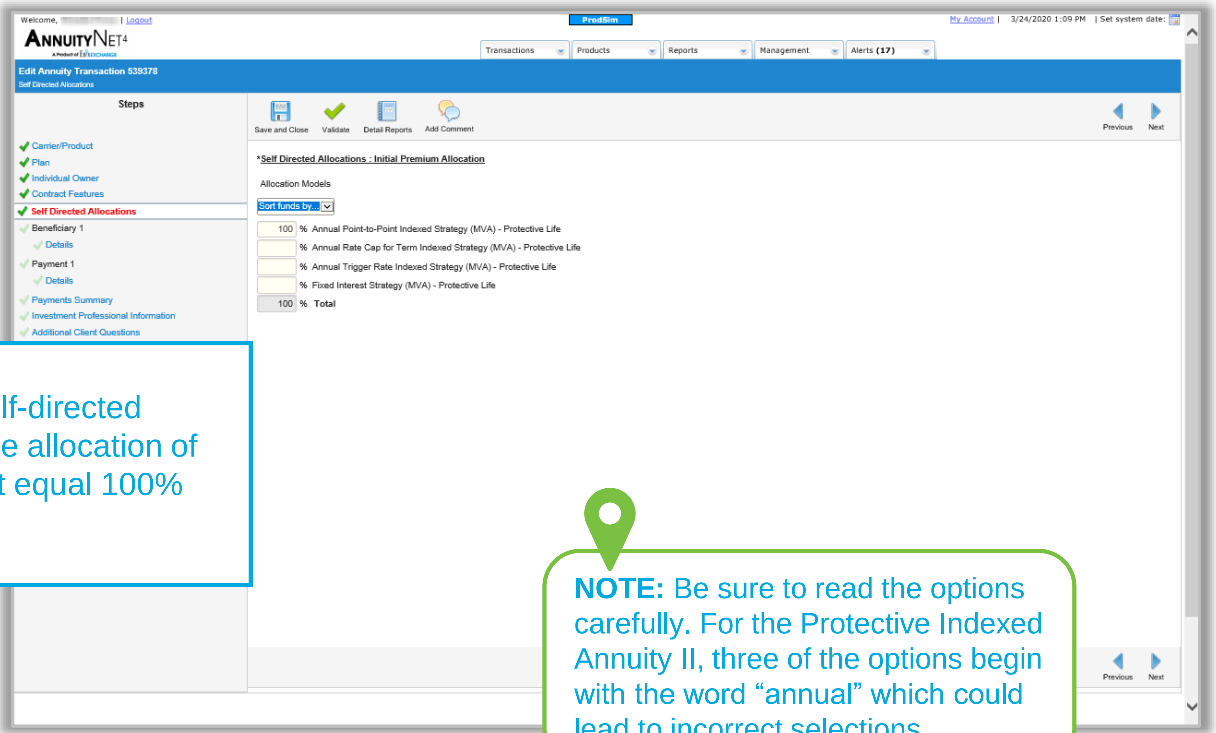
6 CONTRACT FEATURES



- ❑ Choose the contract features. Contract features may vary by product
- ❑ Choose the desired surrender charge schedule
- ❑ Under Other Options (if applicable) make selections.

Return of Purchase Payment Feature provides the option prior to annuitization, to surrender the contract and receive 100% of the purchase payments, less any prior withdrawals or investments taxes as applicable. Contracts with this option will earn a lower interest rate than those without it.

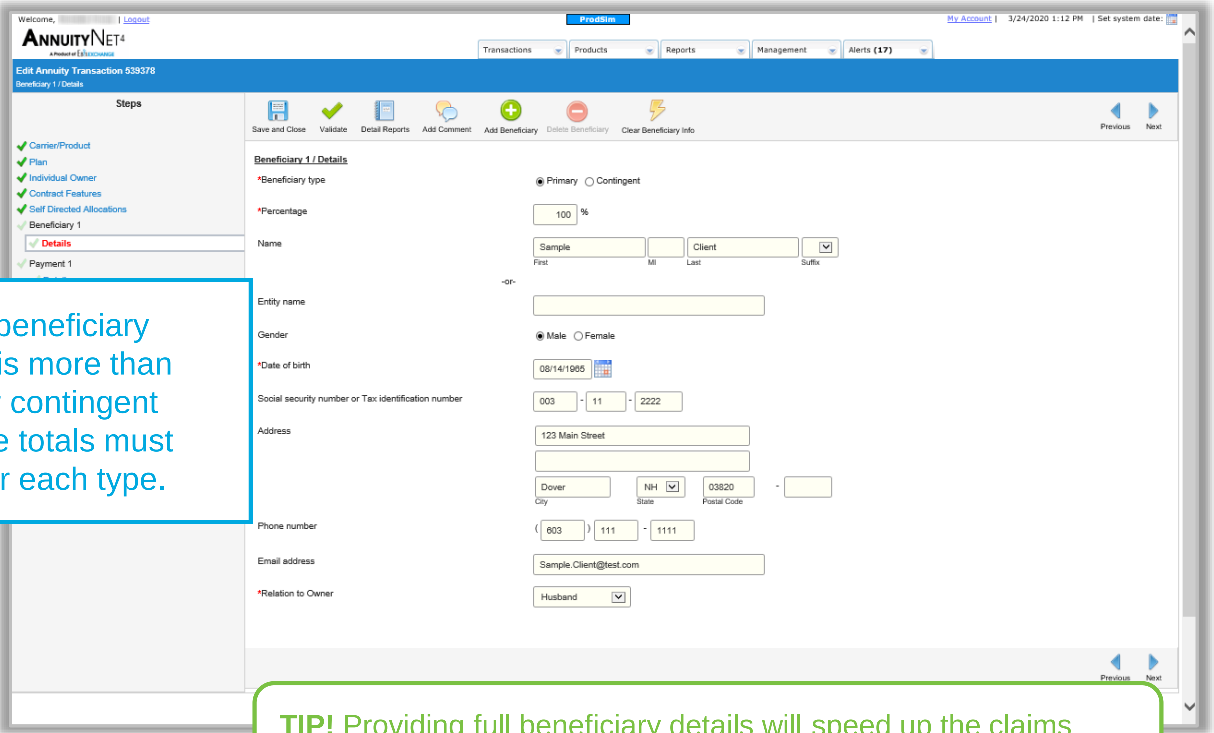
7 SELF DIRECTED ALLOCATIONS



- Choose the self-directed allocations. The allocation of the funds must equal 100%

NOTE: Be sure to read the options carefully. For the Protective Indexed Annuity II, three of the options begin with the word “annual” which could lead to incorrect selections.

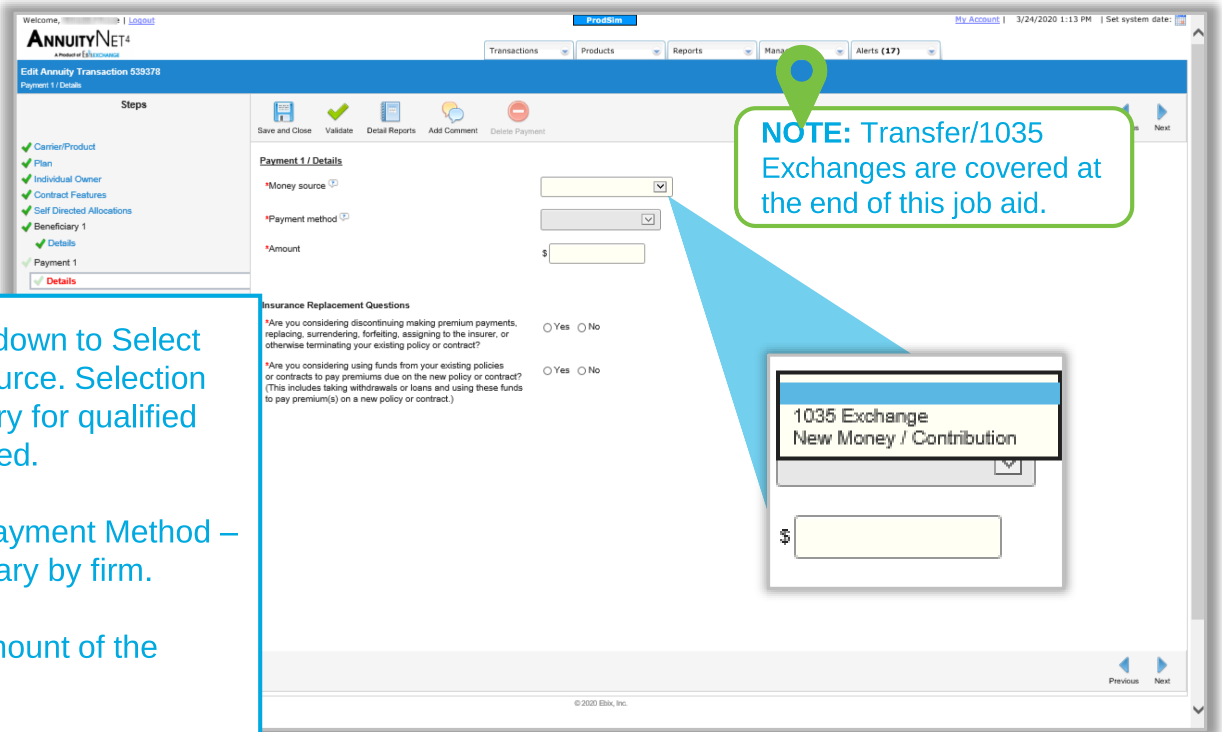
8 BENEFICIARY DETAILS



- Complete the beneficiary fields. If there is more than one primary or contingent beneficiary, the totals must equal 100% for each type.

TIP! Providing full beneficiary details will speed up the claims process.

9 PAYMENT SECTION

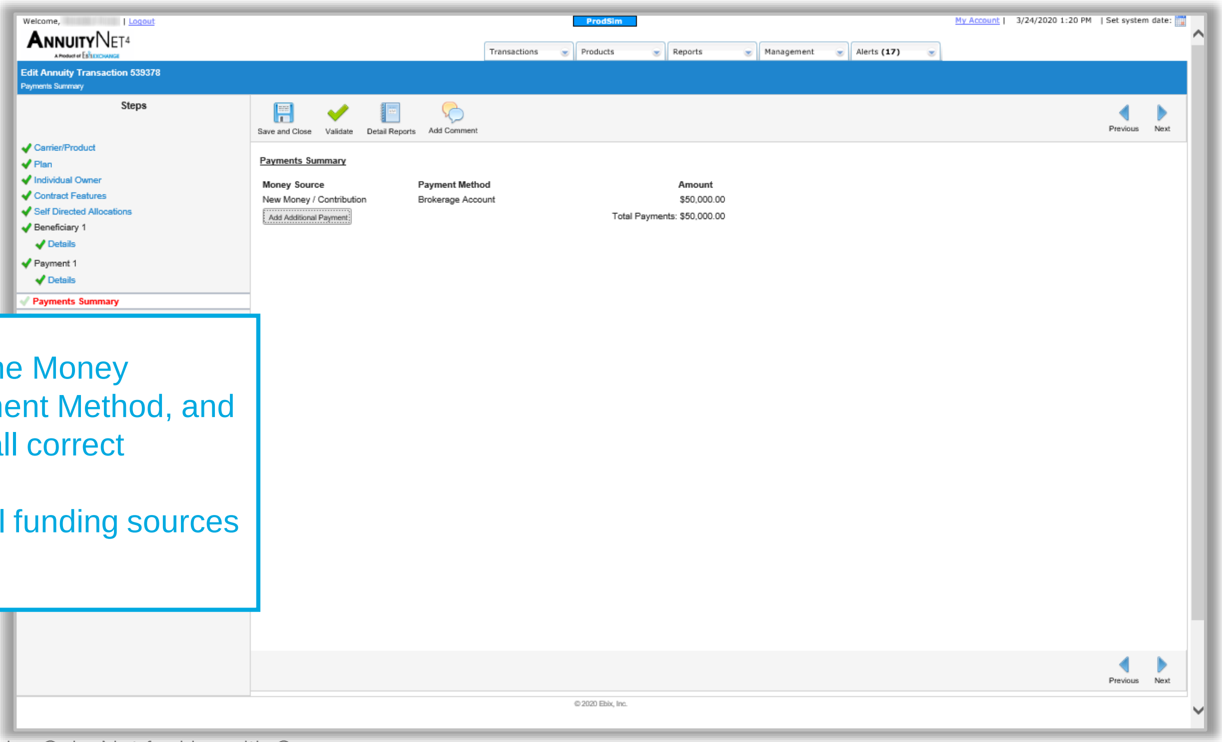


NOTE: Transfer/1035 Exchanges are covered at the end of this job aid.

- ❑ Use the drop-down to Select the Money Source. Selection options will vary for qualified vs. non-qualified.
- ❑ Choose the Payment Method – options may vary by firm.
- ❑ Type in the amount of the purchase
- ❑ Answer both Insurance Replacement questions – these are required.

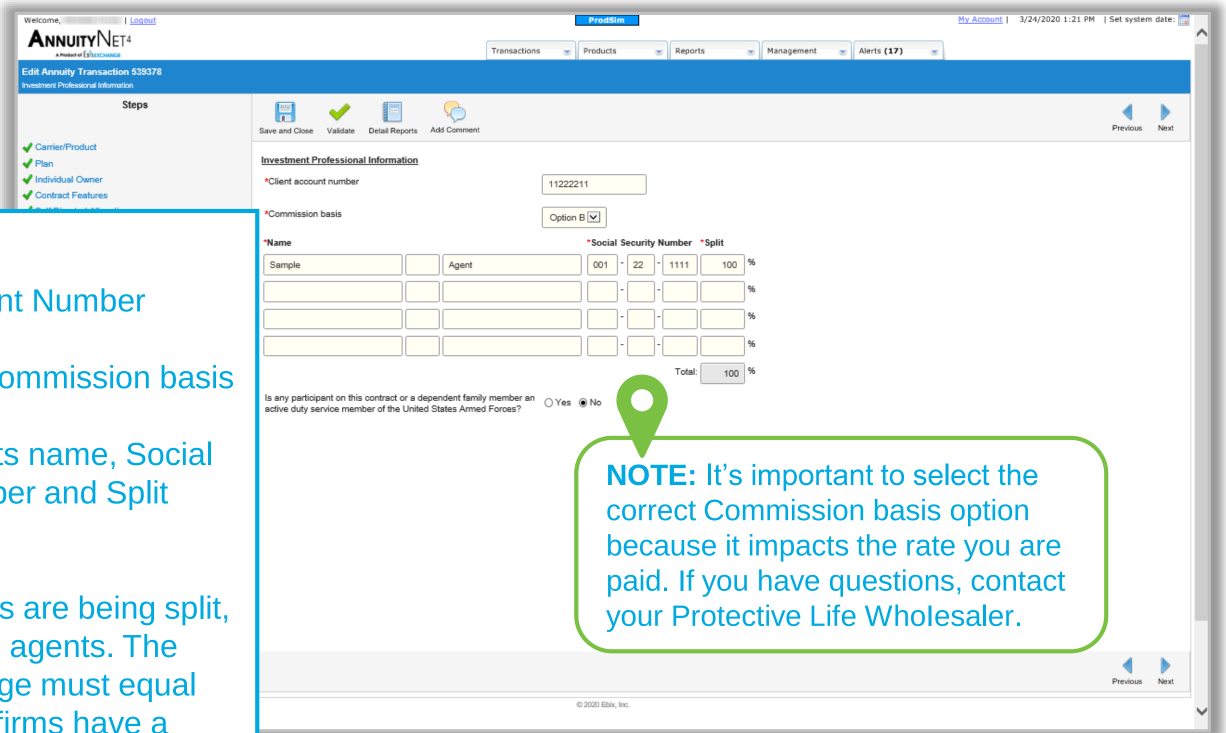
TIP! Additional funding sources are added under the Payment Summary section.

10 PAYMENT SUMMARY



- ❑ Review that the Money Source, Payment Method, and Amount, are all correct
- ❑ Add additional funding sources if applicable

11 INVESTMENT PROFESSIONAL INFORMATION

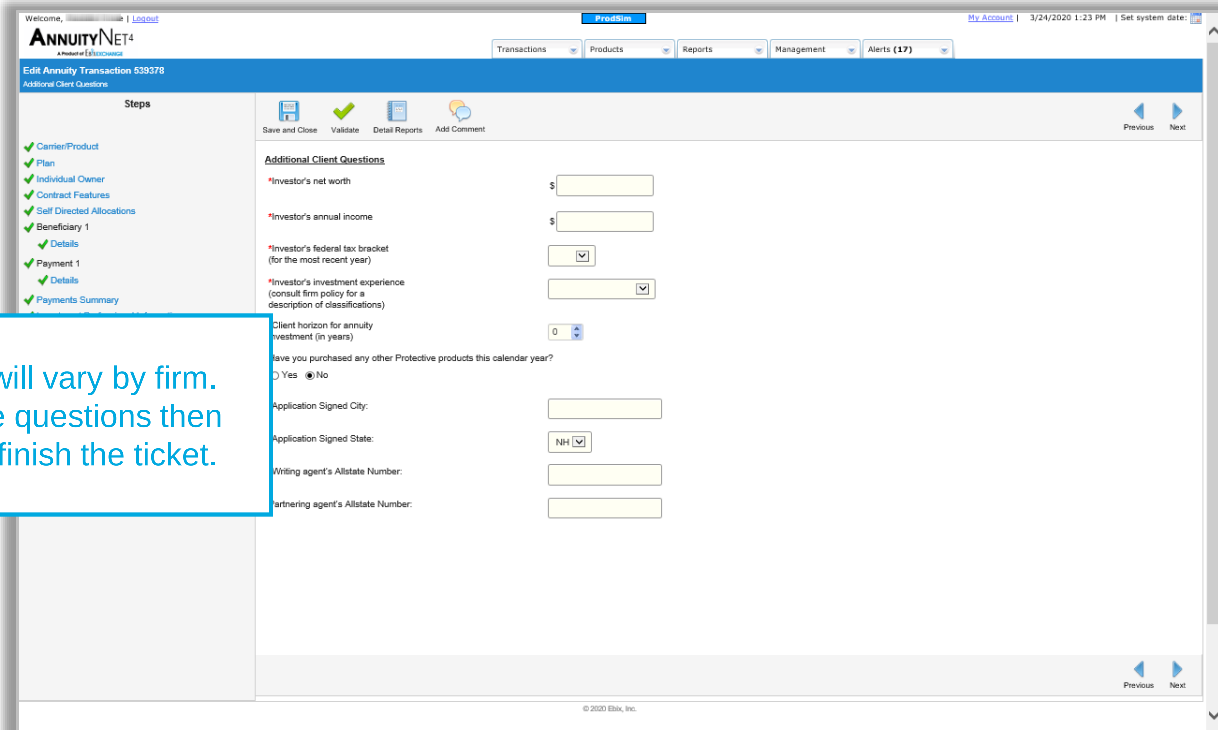


- ❑ Enter the Client Number
- ❑ Choose the Commission basis
- ❑ Add the Agents name, Social Security number and Split percentage.
- ❑ If commissions are being split, add additional agents. The total percentage must equal 100%. Some firms have a designated split that must be followed.

NOTE: It's important to select the correct Commission basis option because it impacts the rate you are paid. If you have questions, contact your Protective Life Wholesaler.

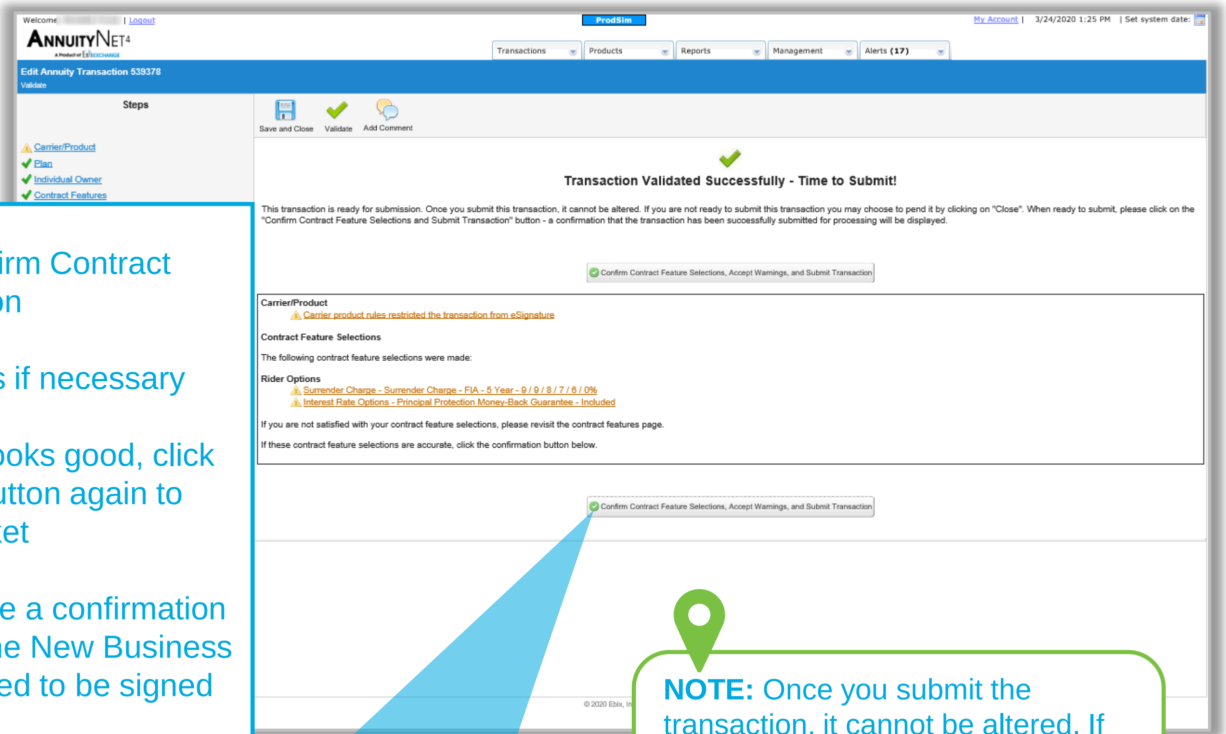
TIP! It's important that all agents listed completed the product training prior to solicitation.

12 ADDITIONAL CLIENT QUESTIONS



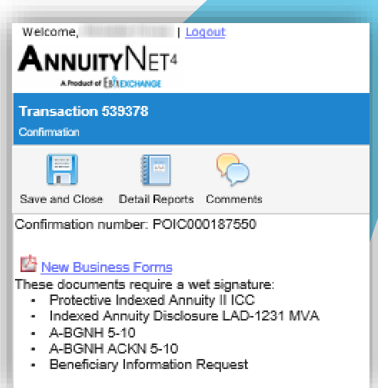
- ❑ This screen will vary by firm. Complete the questions then click Next to finish the ticket.

13 REVIEW

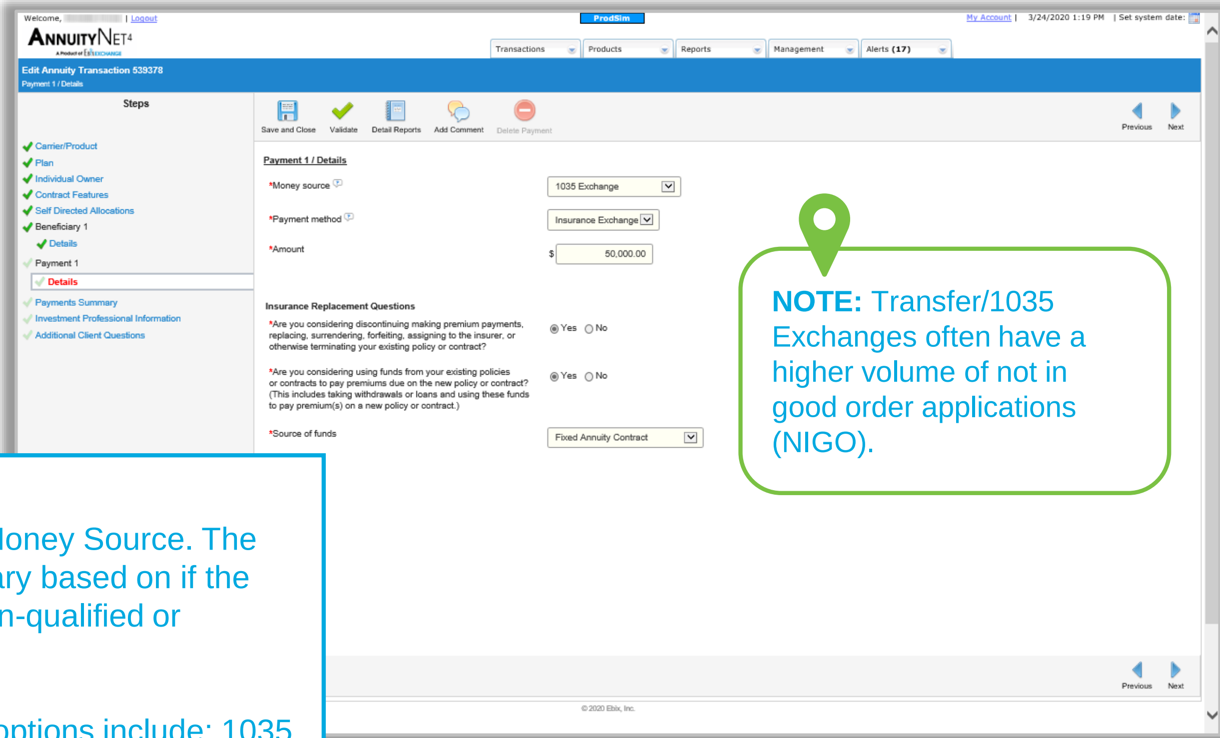


- ❑ Click the Confirm Contract Features button
- ❑ Make changes if necessary
- ❑ If everything looks good, click the Confirm button again to submit the ticket
- ❑ You will receive a confirmation number and the New Business Forms that need to be signed

NOTE: Once you submit the transaction, it cannot be altered. If you are not ready to submit the transaction, you can pend it by clicking Close.



PAYMENT 1 / DETAILS: 1035 EXCHANGE



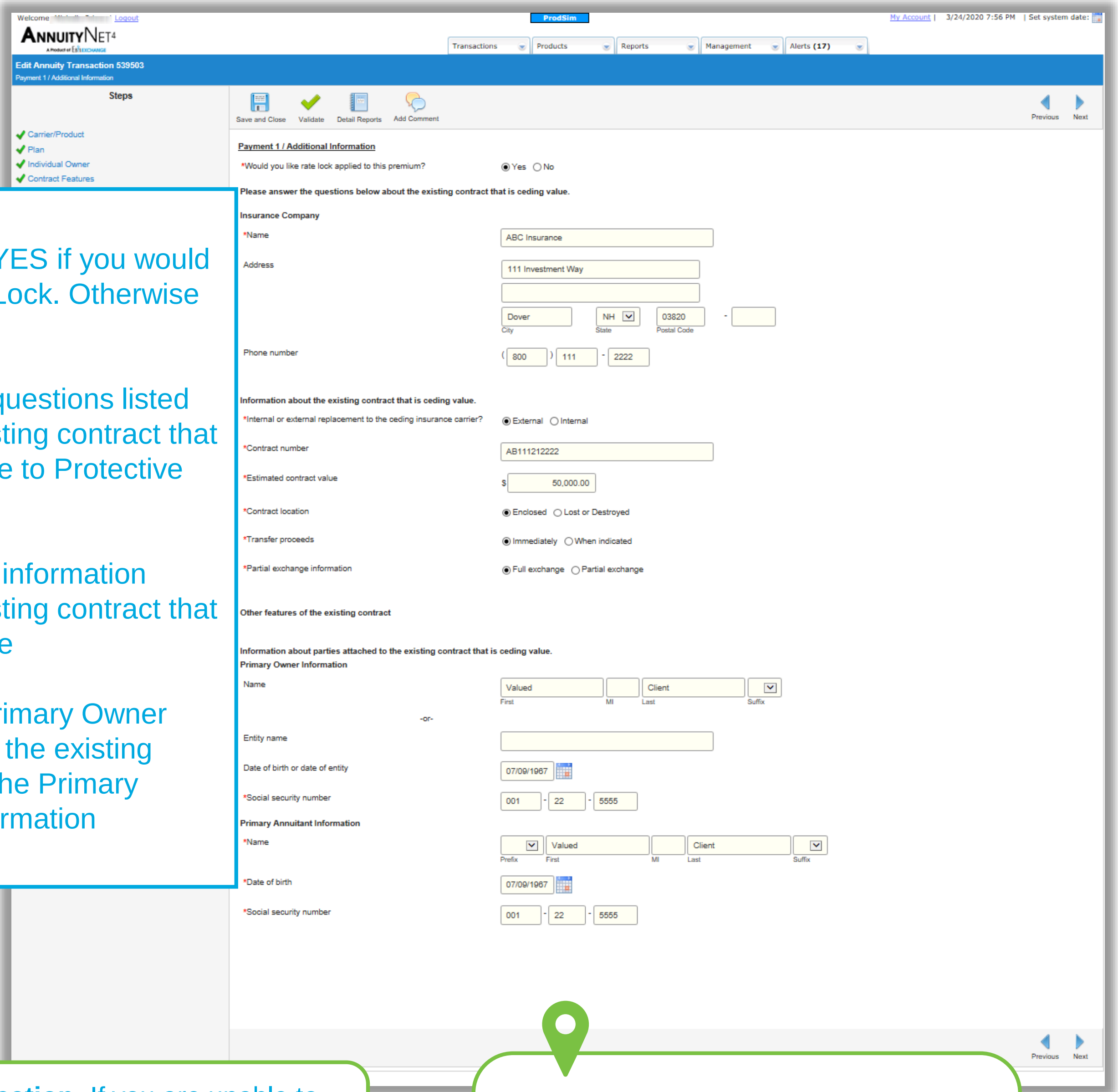
NOTE: Transfer/1035 Exchanges often have a higher volume of not in good order applications (NIGO).

- ❑ Choose the Money Source. The options will vary based on if the contract is non-qualified or qualified.
  - Non-qualified options include: 1035 Exchange or NEW Money.
  - Qualified options include: New Money, Rollover, or Transfer
- ❑ For the Payment Method, Select Insurance Exchange, if doing a 1035 Exchange.
- ❑ Type in the estimated amount that will be exchanged or transferred to Protective Life
- ❑ Answer both of the Income Replacement questions.
- ❑ Select the Source of the Funds

Client/ Agent Initiated Transfers

Protective does allow Client/Agent initiated transfers. This is where the client and or agent are initiating the process to move the funds. Forms will need to be used, and Client/Agent must be written on the forms, along with the ceding carriers information. **Protective does not do any follow-up calls on these transfers.** We will allow the RATE LOCK if the paperwork is received in the required time. Examples of sources for an internal exchange include CD's and Brokerage Accounts. Examples of sources that do not qualify for Client/Agent initiated transfer is coming from a checking or savings account.

PAYMENT 1 / ADDITIONAL DETAILS: 1035 EXCHANGE



- ❑ Select either YES if you would like the Rate Lock. Otherwise select NO
- ❑ Answers the questions listed about the existing contract that is ceding value to Protective Life
- ❑ Complete the information about the existing contract that is ceding value
- ❑ Review the Primary Owner information of the existing contract and the Primary Annuitant information

Contract Location: If you are unable to provide the original contract – choose lost or stolen.

RATE LOCK: Selecting YES will give you 60 days if the paperwork is received in the required timeframe. If NO is selected, the rate in effect when premium is receive will be applied.

For additional support, reach out to your Protective Life Wholesaler.