

Getting started guide



EZ-APPSM

Simplifying the life insurance application process

Protective and Protective Life refers to Protective Life Insurance Company.
For Financial Professional Use Only. Not for Use With Consumers.

About EZ-AppSM

The process of applying for a life insurance policy can be time consuming and complex for financial advisors and their clients. At Protective, we strive to simplify everything, which is why we created an online platform to make applying for life insurance easier for you and your clients. The EZ-App system allows you to conveniently quote and submit permanent life insurance business as well as shorten the time it takes to navigate the application process.



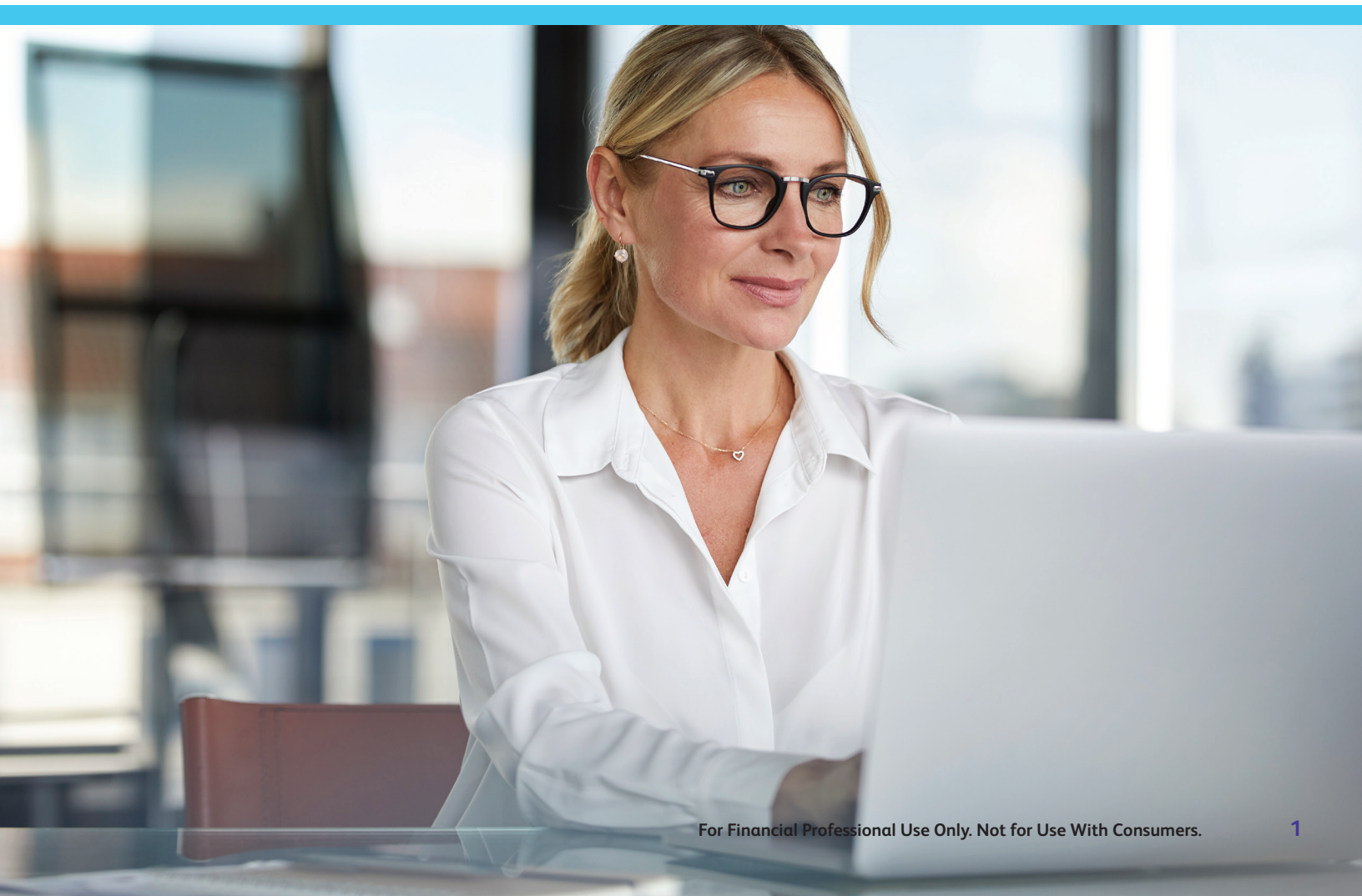
With EZ-App, you can:

- Provide real-time premium quotes in just minutes
- Submit business and track the status of pending applications

Accessing EZ-App

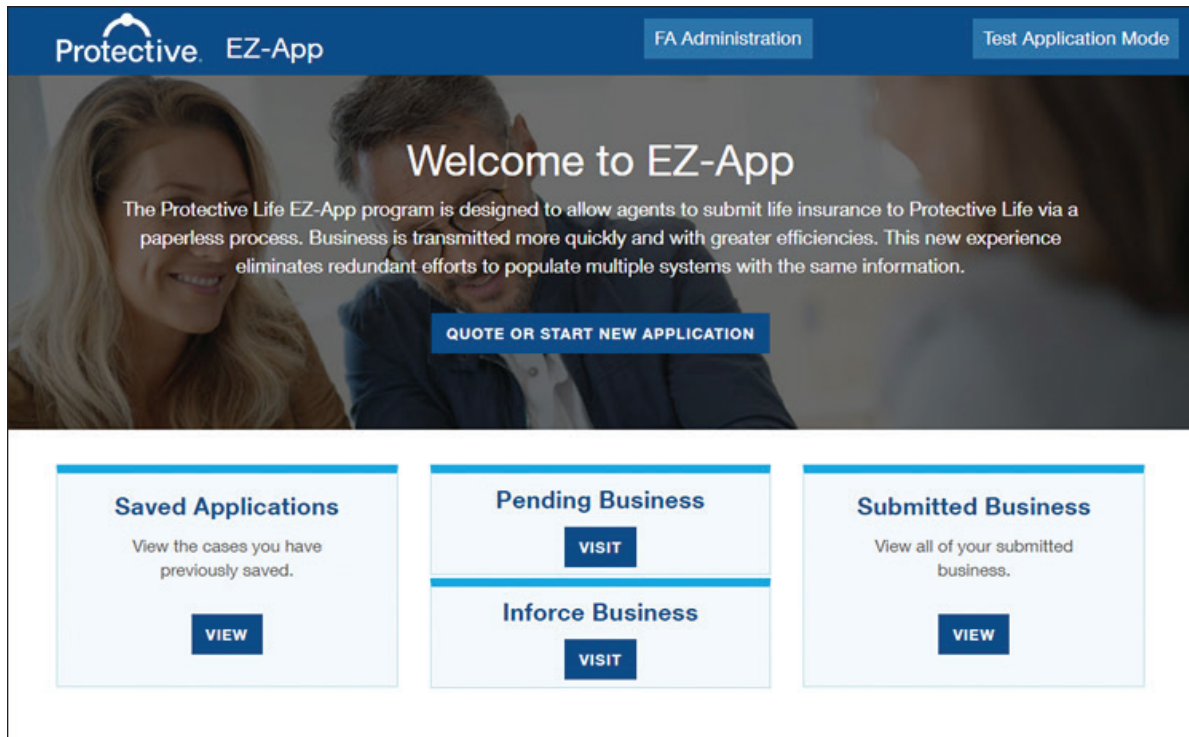
The EZ-App platform is available on JonesLink. Access the site in three easy steps:

1. Go to the **Life Insurance Main Page**.
2. On the left side of the screen, click the dropdown for **Product Partner Information**.
3. Select **Protective**, and click the link for **Website, including EZ-App for permanent insurance**.



Welcome to EZ-App

With EZ-App you can easily run a quote, start a new application or track business all through your dashboard. You can click the **Quote or Start New Application** button when you're ready to get started.



What's available?	
FA administration	Delegate access to Branch Office Administrators using the FA Administration feature.
Test application mode	Experience EZ-App on our live demo site.
Saved applications	View previously saved applications.
Pending, inforce and submitted business	View pending, inforce or submitted business.

Create application

To start an application, complete the fields in each section before clicking **Continue to Quote Output**.

Required fields include:

- Insured/annuitant
- Product selection
- Illustration information
- Fund allocation (VUL Only)
- Riders and benefits
- Distribution partner selection
- Edward Jones reminders

Note:

The Edward Jones insurance recommendation workflow must be completed prior to starting an EZ-App application. For information about the workflow, visit JonesLink page WEB5144962.

Create Application

Insured / Annuitant

First Name: Middle Initial:

Last Name: Suffix:

Gender: Date Of Birth:

Actual Age:

Product Selection

Issue State:

Issue Type:

Plan Type:

Product Type:

Protective Strategic Objectives II VUL

- Edward Jones Variable Life Insurance Acknowledgment Letter (WEB000402) is required during any new purchase / replacement / exchange into a Variable Life / Variable Universal Life Policy and the client is 65 or older.
- Ideal for life insurance retirement planning.
- Protection for loved ones from premature death.
- Protection for retirement assets from rising taxes.

Illustration Information

Solve Type:

Face Amount:

Risk Class:

Hypothetical Rate of Return:

Payment Period:

Premium Payment Frequency:

Tax Compliance:

Rated?

Apply lump sum?

Fund Allocation

Fund Selection: [View Fund Allocations](#)

Riders and Benefits

Accidental Death Benefit

Children's Term Rider

ExtendCare Rider

Waiver of Specified Premium

Distribution Partner Selection

Select Your Distribution Partner:

Edward Jones Reminders

I understand that if these requirements are not met at the time the application is submitted, the application may be canceled.

To determine product and product type the insurance recommendation workflow is required to be completed prior to starting an application. I acknowledge that I have my FA has completed the Insurance Recommendation workflow from the F2 menu in the client's Edward Jones Account.

For applications for Variable Universal Life Policies for policyowners 65 or older and is not guaranteed to age 100 or beyond, client signed acknowledgment letters may be required. For information about required acknowledgment letters, visit JonesLink WEB000402.

The information collected in this form by Protective will be used to offer you services that meet your needs and for other business purposes. Please visit our [Privacy Policy](#) for more information about our information practices, including information about your privacy choices.

Review plan details

Review the plan details based on the information you've entered so far and download a copy of the proposed illustration by clicking the **View Illustration** link. If you need to make changes, simply press the **Back** button to adjust your inputs. When you are ready to proceed, click **Save and Continue**.

The screenshot displays the 'Protective. EZ-App' interface. At the top, there are navigation tabs for 'FA Administration' and 'Test Application Mode'. A sidebar on the left is labeled 'Plan Details'. The main content area shows the following information:

- Product Application: **Strategic Objectives II VUL**
- Insured: **Joe Smith**
- Issue State: **AZ**
- Issue Age: **42**
- Plan Type: **VUL**
- Product Type: **Strategic Objectives II VUL**

A 'Premium Details' section is highlighted with a blue header and contains the following information:

- Risk Class: **Non-Tobacco**
- Premium: **\$828.72**
- Face Amount: **\$100,000.00**
- Payment Frequency: **Annual**
- Payment Period: **Age 100**

Below the premium details is a button labeled 'View Illustration'. At the bottom of the form are three buttons: '< BACK', 'CANCEL', and 'SAVE & CONTINUE >'.

Note:

Protective will send the client a copy of the basic illustration and prospectus (variable policies) within 2-3 business days after the EZ-App application has been submitted.

Complete the application

To complete the application, please enter the following information:

- Insured/owner details
- Replacement information
- Beneficiary information
- Additional details
- Agent information

The screenshot displays the Protective EZ-App interface. At the top, it shows 'Protective EZ-App', 'FA Administration', and 'Test Application Mode'. The main content area is titled 'Product Application: Strategic Objectives II VUL'. Below this, there is a summary table with the following information:

Name: Joe Smith	Product: Strategic Objectives II VUL	Premium: \$828.72
Issue State: AZ	Risk Class: Non-Tobacco	Face Amount: \$100,000
Issue Age: 42	Premium Mode: Annual	

Below the summary table is the 'Proposed Insured Contact Information' section. It contains several input fields and dropdown menus:

- Residential Street Address:** 123 Main Street
- Preferred Email Address:** joe.smith@email.com (This field is circled in red in the image)
- Email Address is not available
- Preferred Phone:** (480) 555-5555
- Phone Type:** Mobile (dropdown)
- Phone (2):** Optional
- Phone Type:** (dropdown)
- Phone (3):** (input field)
- Phone Type:** (dropdown)
- Apt/Suite:** Optional
- City:** Tempe
- State:** Arizona (dropdown)

On the left side of the interface, there is a navigation pane with the following items: Plan Details, Insured/Owner Details (highlighted with a red circle), Replacement Info, Beneficiary Info, Additional Details, Agent Info, and Review & Submit. A red line connects the 'Insured/Owner Details' item to the 'Preferred Email Address' field.

Ensure you provide a valid customer email address to allow for e-signature and Electronic Policy Delivery.

EZ-App allows you to enter the information at your own pace. Use the navigation pane on the left to skip around between the different pages.

Note:

EZ-App can be used for replacements of term life insurance only. For replacements of permanent insurance or annuities or 1035 exchanges, a paper application is required.

Agent attestation and interview scheduling

Read the terms and conditions and check the **I Agree** box for the Agent Attestation. This will serve as the Financial Advisor's signature on the application.

Click **Submit Now** to submit the application to Protective or click **Submit and Schedule Interview** to reserve a designated time for the telephone interview. Before scheduling an appointment, please confirm the appointment time with the client. If an ideal time is not known, just click **Submit Now** and TeleLife® will reach out to the client shortly after your ticket submission.

Agent Attestation

By clicking the "I AGREE" checkbox below, I state the following:

- I am a duly licensed and appointed (if appointment is required) life insurance agent in the state where the applicant was solicited and in the state where the policy (if one is issued) will be delivered. If I am not currently appointed, I understand that I will need to be appointed by Protective Life Insurance Company, before any issued policy can be delivered
- The product and amount of insurance identified are suitable in view of the proposed insured's insurance needs and financial objectives
- The information provided is complete, accurate, and correctly recorded
- All forms required to be delivered at time of solicitation have been delivered, and all other required forms (including privacy notices and/or sales materials, if necessary) have been or will be provided in a timely manner to the applicant
- I have asked the applicant about any existing life insurance or annuities and certify that all replacement sales (if applicable) have been made in accordance with the Company's corporate policy
- I authorize Protective Life Insurance Company to obtain such administrative information as may be necessary to complete any life insurance application resulting from this submission; provided however, that any item of information or question from the proposed policy owner or insured requiring the advice or assistance of a licensed life insurance agent will be referred to me for action before the application can be completed
- I have obtained sufficient information about the client to mitigate risks associated with money laundering, terrorist activity/funding, and to avoid doing business with a sanctioned individual or resident of a sanctioned country

I AGREE ⓘ

You have the option to schedule an appointment for the customer to receive a call at a designated time that is most convenient for them. **Before scheduling** this appointment, please **obtain confirmation** from the customer for the specific time slot you are requesting. If an ideal time is unknown please note- don't schedule and TeleLife will begin reaching out to the customer shortly after your ticket submission!

[← BACK](#) [CANCEL](#) [SUBMIT NOW >](#) [Submit and Schedule Interview >](#)

Note:

Only financial advisors are permitted to complete agent attestation. Branch Office Administrators can complete the ticket to this point but will then need to ask the financial advisor to log into EZ-App, open the **Saved Case** and complete the process.

EZ-App checklist

To start the EZ-App process, please have your client's Edward Jones account number in addition to the following client information:

- Full name, date of birth, and Social Security number
- Current address and length of time at residence
- State of birth
- Driver's license number and state of issue
- Visa type, number and expiration date (non-U.S. citizens)
- Phone number and email address
- Marital status
- Employer's name and address
- Estimated income and net worth
- Tobacco use/risk class specifications
- Owner information (if other than insured)
- Beneficiary information
- Product and rider information
- Face amount/initial death benefit
- Premium mode/payment frequency
- Hypothetical rate of return (VUL)
- Payment information for initial and recurring premiums
- Information regarding in force policies and pending applications
- Preferred date/time for telephone interview

Next steps

After an application has been submitted, the process of obtaining a life insurance policy through the EZ-App online platform consists of five phases:

Phase 1: Client tele-interview

Phase 2: Application package

Phase 3: Medical examination

Phase 4: Additional Information for underwriting requirements

Phase 5: Policy issue, delivery and final requirements

Phase 1: Client tele-interview

The proposed insured will be contacted by phone for additional information regarding the insurance for which they are applying for and medical history. To better align with the client's schedule, the financial advisor has the ability to schedule the interview. Under normal circumstances, the proposed insured will be contacted by the following business day after the application is submitted. If he or she cannot be reached within 14 calendar days, Protective Life will close the case.

To expedite the interview, the proposed insured should have the following available:

- Doctors' names, locations and contact information
- Addresses and contact information for any medical specialist and/or facilities that provided treatment
- Names of the medications they are currently taking
- General medical history with dates

Financial information: In certain situations, additional financial information may be needed. Protective will seek this information from the financial advisor whenever possible.

Phase 2: Application package*

Information gathered throughout the EZ-App process (including the tele-interview) is recorded in an application package. The financial advisor's electronic signature will be applied automatically to all required forms using the agent attestation completed during the EZ-App process. The client will have the opportunity to sign the application package using either voice signature during the tele-interview, or via electronic signature following the tele-interview.

Phase 3: Medical Examination**

After the tele-interview, a paramedical examiner will call to schedule an appointment. An eight-hour fast is recommended but not required.

* If the client's email address is provided by the financial advisor. Voice Signature is available for select products.

** If utilizing Protective's PLUS program, a medical exam may not be required. PLUS is available for select products.

Phase 4: Additional information for underwriting requirements

Additional information may be needed to complete application processing. A Protective case manager will facilitate the collection of any additional information to complete the risk assessment.

Phase 5: Policy issue, delivery and final requirements

If your client's application is approved, a policy package will be prepared and mailed to you for delivery. Obtain any additional required signatures and collect the premium payment when you deliver the policy to your client.

Electronic policy delivery

Protective has the option to simplify the policy delivery process for you and your clients. The Electronic Policy Delivery (EPD) option allows you to deliver your clients' universal life insurance policies online. We will automatically use EPD for all eligible cases, which allows clients to:

- Review and sign any necessary documents
- Make their first premium payment
- Download the policy for their records

Get started today

We are committed to being the option you turn to for quality products and valuable services. Access the EZ-App online platform today and start simplifying the life insurance application process for you and your clients.



For additional support, contact the Protective Sales Desk at 800-628-6390, option 2.

protective.com

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Life Insurance products issued by PLICO in all states except New York and in New York by PLIACO. Variable Life Insurance products issued by PLICO. Securities offered by Investment Distributors, Inc. (IDI). PLICO is located in Nashville, TN and both PLAIC and IDI are located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliate. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Policy form numbers product features and availability may vary by state. Electronic Policy Delivery is only available for Protective Advantage Choice UL, submitted through EZ-App[®]. Regular (hard copy) delivery will be required if: the policy owner or payor is different from the insured; a survivorship product is selected; or the resident state is New York.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the variable universal life insurance policy and any underlying investment options before investing. This and other information is contained in the prospectuses for the variable universal life insurance policy and any underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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Not Insured By Any Federal Government Agency		May Lose Value