

Protective® Velocity

## The path to efficiency – electronic applications

When you submit applications with Protective Velocity, you can streamline production and deliver policies to your clients with speed and ease. And, choosing an optimized application process can help you work more efficiently and win back valuable time in your day.

**Electronic applications can help reduce cycle time — by 57%.**



### Submit electronic application

- Protective EZ-App<sup>SM</sup> available through JonesLink
- Immediate retrieval and processing upon submission from EZ-App or another drop-ticket platform



### Digital Part II

- When submitting an electronic application, eligible clients will be opted in to complete the Part II medical questions online; eligible clients receive an email link to register
- Once registered, clients answer Part II medical questions, review and e-sign application online and submit after completing all required information
- Online applications expire after 12 months through age 70; 6 months ages 71+

Note: the agent can assist the client at any time by accessing the client's case on EZ-App.



### Telephone interview

- Option for clients to schedule their telephone interview at their convenience and receive text message reminders
- Medical interviews conducted by Protective representatives — initiating client contact within 24 hours
- Protective representatives schedule exams, order medical records (if needed) and obtain clients' voice or electronic signatures



### Accelerated Underwriting

- Protective Life Underwriting Solution (PLUS) is designed to underwrite applicants with the least number of requirements possible
- Fluids and attending physician statements may not be required

**Additional information on next page.**



### Pending business

- Application information available via the Pending Business dashboard on myprotective.com



### Electronic Policy Delivery

- E-signatures accepted on delivery requirements
- Faster placement time when delivered electronically
- Electronic policies are automatically sent to Edward Jones and attached to the client's account for a simplified retention process



**Let's work together for better protection and simpler solutions for you and your clients.**

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN

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Life Insurance Products are issued by PLICO. 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. All payments and guarantees are subject to the claims-paying ability of PLICO.

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