Accept Your Protective Life Policy Online

Congratulations on purchasing a Protective Life insurance policy. You will receive your new policy through our Electronic Policy Delivery (EPD) system. There, you will be able to access your online policy 24/7, review and sign any necessary documents, make premium payments and download your policy records.

HOW IT WORKS

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View Your Electronic Policies

Once your policy is issued, you will 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 will be asked to review and electronically sign any applicable documents. If you have any changes or questions, simply click “Changes or Questions” and contact your financial professional.

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 will need to complete the electronic delivery process within **20 business days** of receiving your email notification. Otherwise, a paper policy will be mailed to you.

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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.

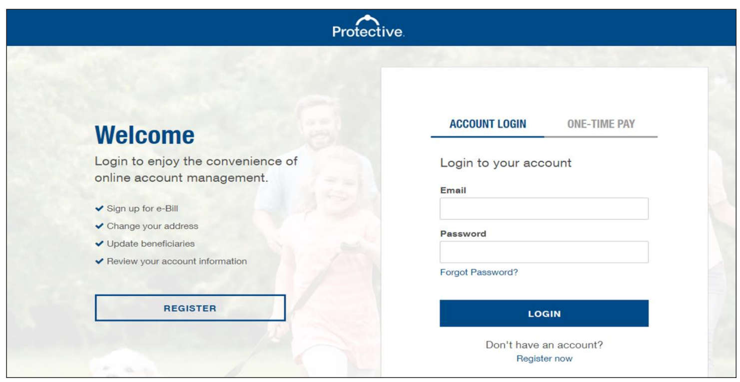
REGISTER FOR YOUR ONLINE ACCOUNT

After your policy is issued, you will 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.

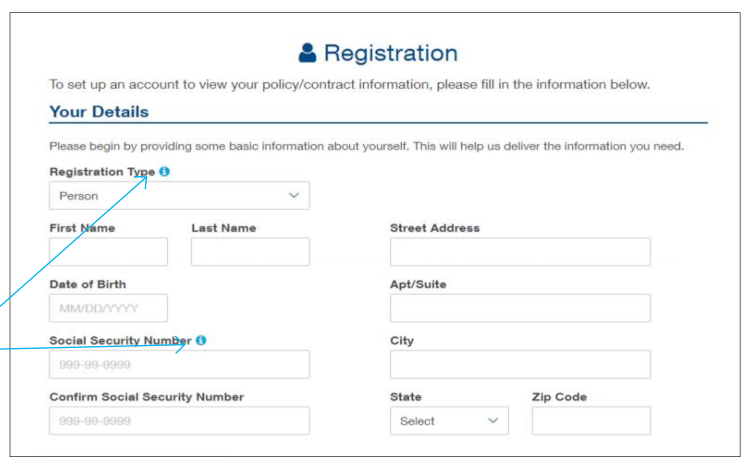


Select Your Registration Type

Choose Person or Company/Trust from the pulldown menu.

Populate Your Information

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



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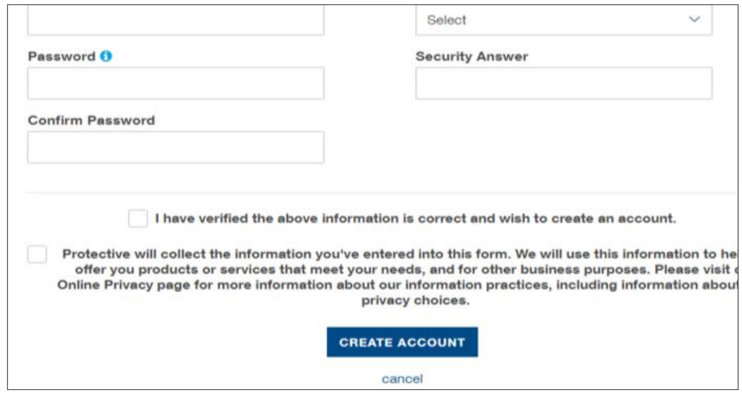
Verify Your Information

Click the checkboxes to verify your information and accept the privacy terms then click **Create Account** to continue.

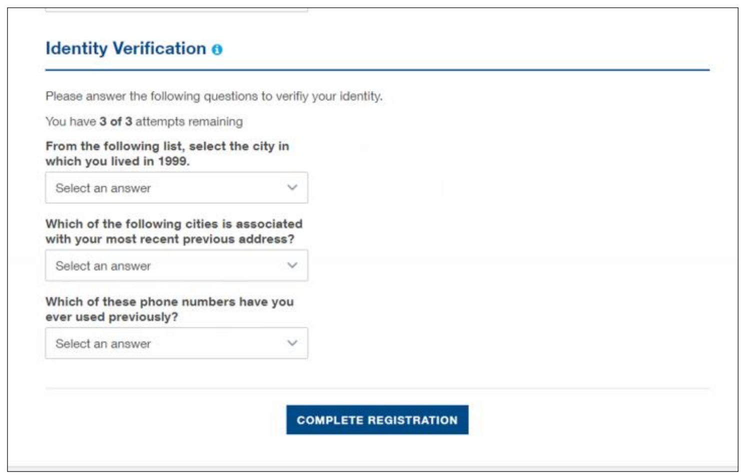


Verify Your Identity

Answer three questions to confirm your identify then click **Complete Registration**.

Now, Review Your Policy

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

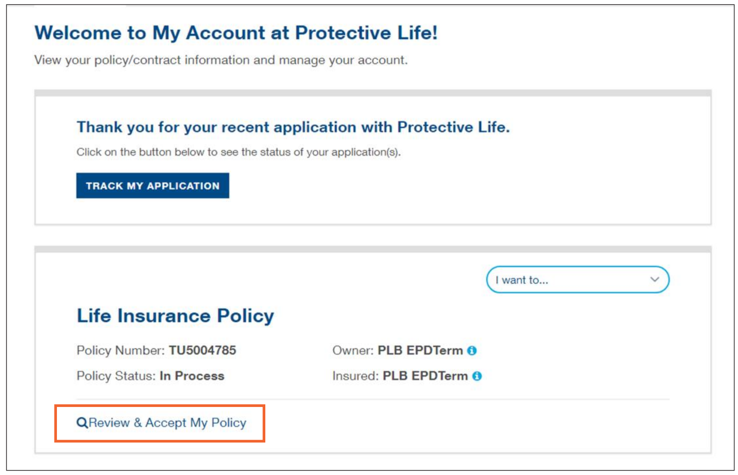


REVIEW AND ACCEPT YOUR POLICY

Once you have registered for an online account, follow these instructions to review and accept your new policy.

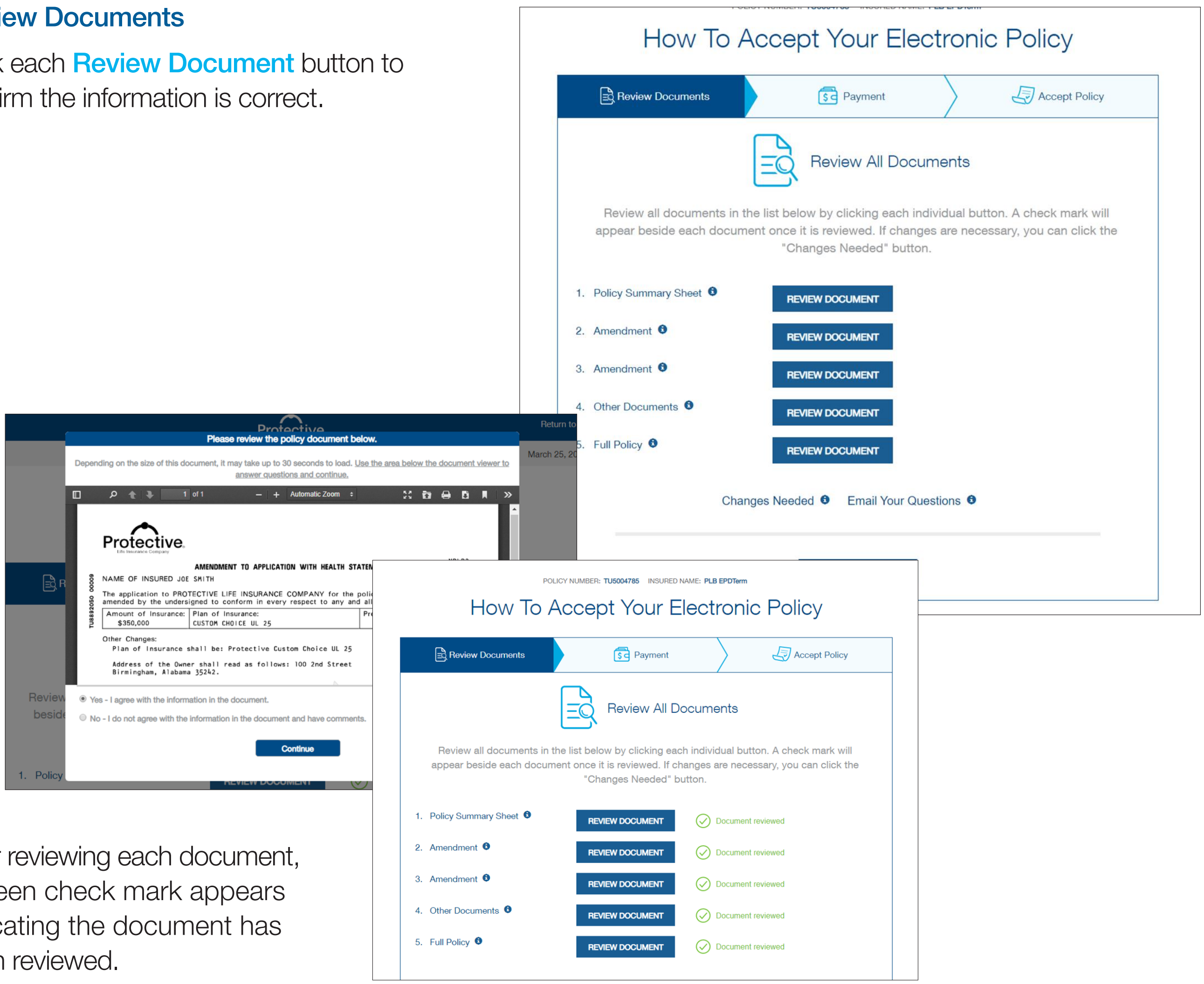
Start the Review Process

Once logged in to the secure customer service website, click the **Review My Policy** link from your online dashboard to begin the review process.



Review Documents

Click each **Review Document** button to confirm the information is correct.



After reviewing each document, a green check mark appears indicating the document has been reviewed.

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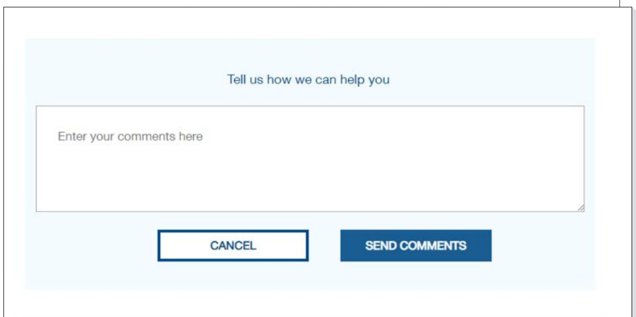
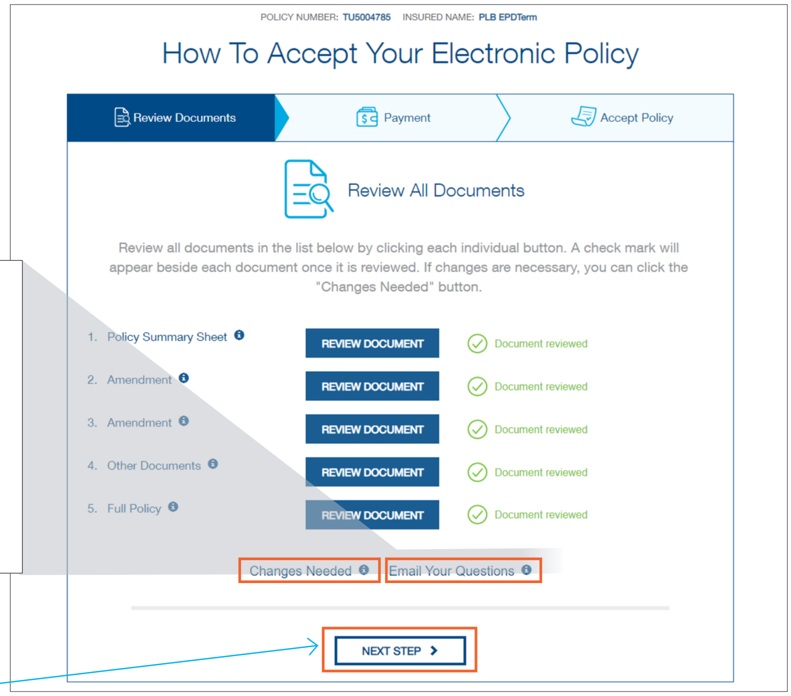
If Needed, Request Changes or Ask a Question

If changes or clarifications are needed, you can submit a message to our support team and click **Send Comments.**





Submit Documents with No Changes

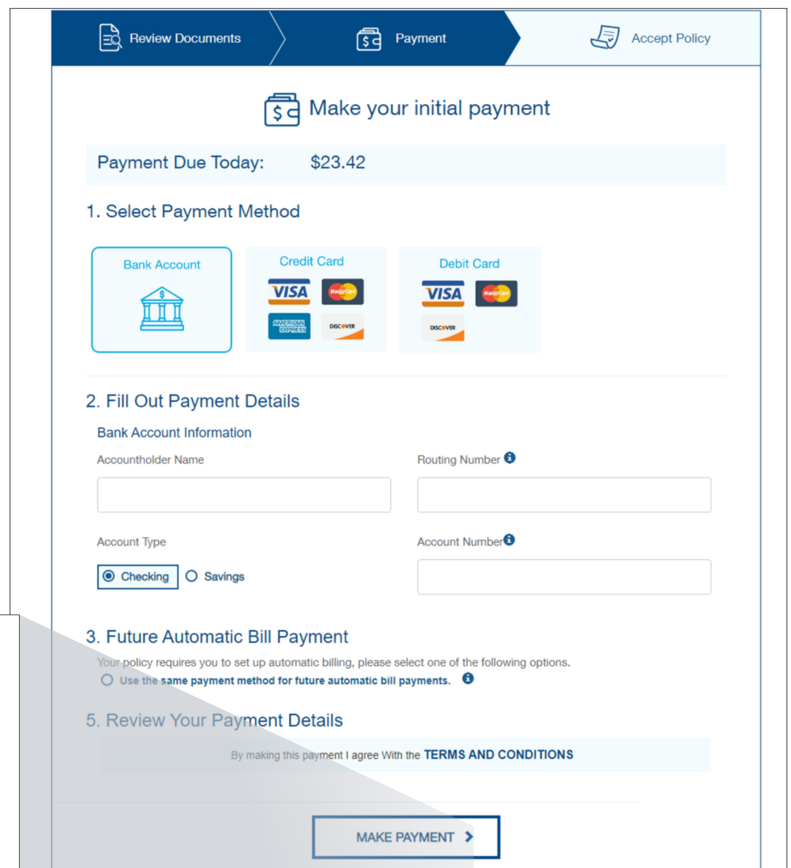
If there are no changes or questions, simply click **Next Step** to proceed.

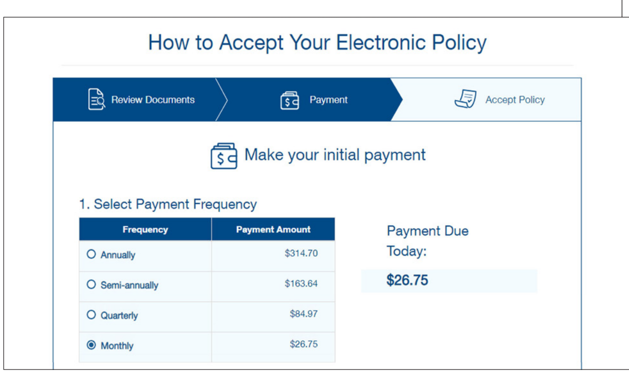
Set Up Payment Information

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.

Note: Term customers can select payment frequency, and the initial payment will be calculated based on billing preference — annually, semi-annually, quarterly or monthly.





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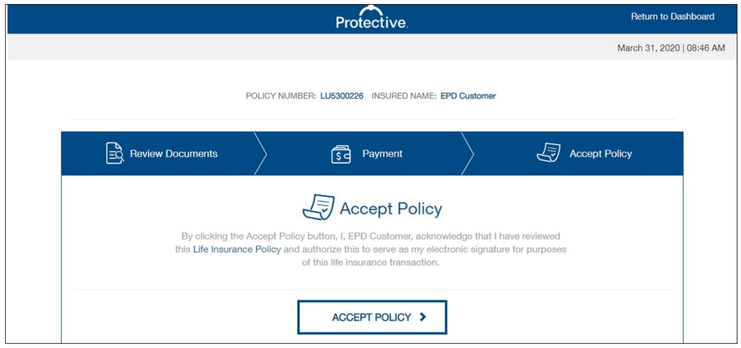
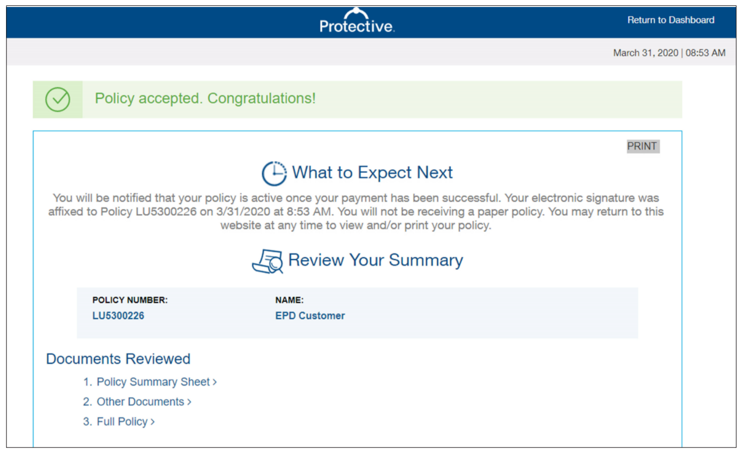
Accept the Policy

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



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 **20 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, Single Payment Deferred Annuities and Variable Universal Life. EPD is not available in New York, for 1035 exchanges, conversions or company/trust-owned policies. To use EPD, the policy owner and payor must be the same person.

Insurance products offered through Protective Life Insurance Company, Brentwood, TN. 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 Protective Life Insurance Company.

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