Electronic Policy Delivery (EPD) Guide

Protective Life's Electronic Policy Delivery (EPD) fulfills all delivery requirements electronically in a quick, easy and secure process. Simply choose Electronic Policy Delivery during the application process and follow the prompts outlined in this guide for agents/brokerage general agencies to deliver documents and for customers to accept new life insurance policies.

EPD: AGENT/BGA EXPERIENCE

The default EPD process is similar for agents and BGAs. These screenshots represent agent workflows, so BGAs may notice minor language variations.

View Your Electronic Policies

- Visit MyProtective.com and navigate to:
  1. **My Business**
  2. Under New Business, select **Electronic Policies**
  3. Click **Electronic Policies to Review**
 4. In your Electronic Policy List, click **View/Release**
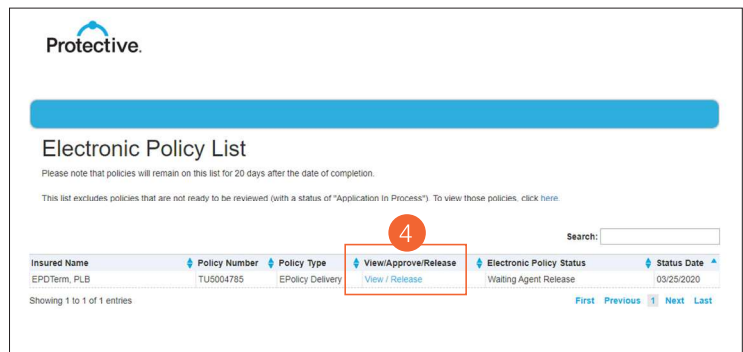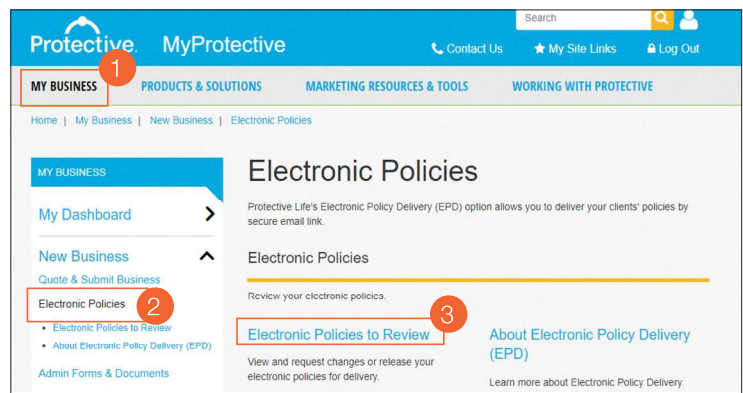
Note: To meet your unique business needs, BGAs have the flexibility to customize workflows. The default process is represented here, and setup options are available to send policies directly to agents or customers. Contact the home office to discuss options.

Additional information on next page.

Review and Release Documents

Click the **Review Document** buttons to confirm accuracy.
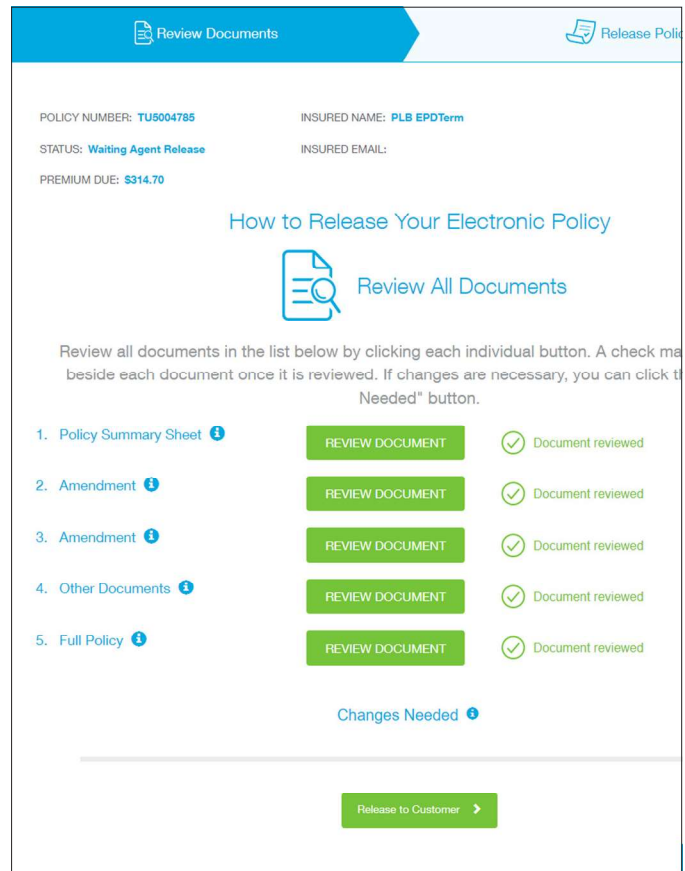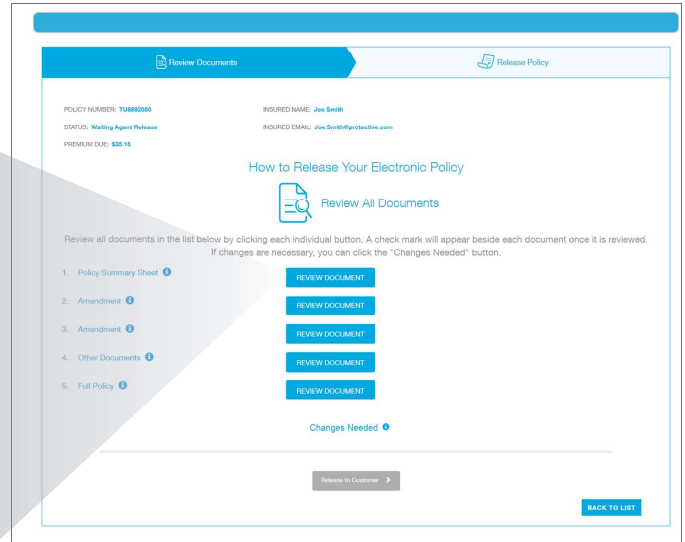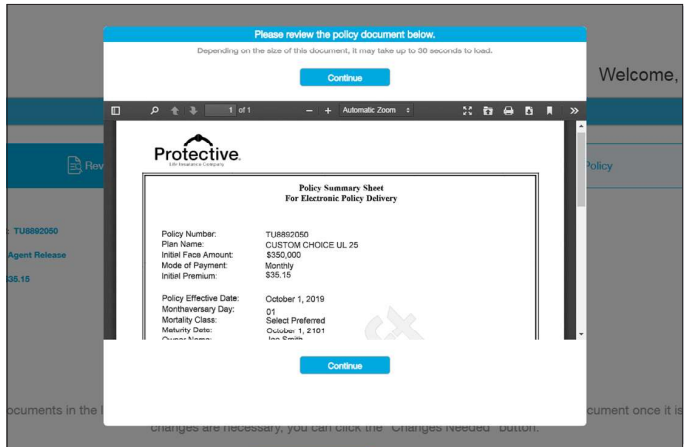
After reviewing each document, a green check mark will appear indicating the document has been reviewed. If everything is in good order, click **Release to Customer** (or in BGA view, **Release to Agent**).

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A confirmation page appears with a link to the policy summary and a notification that the policy has been released to your client for review.
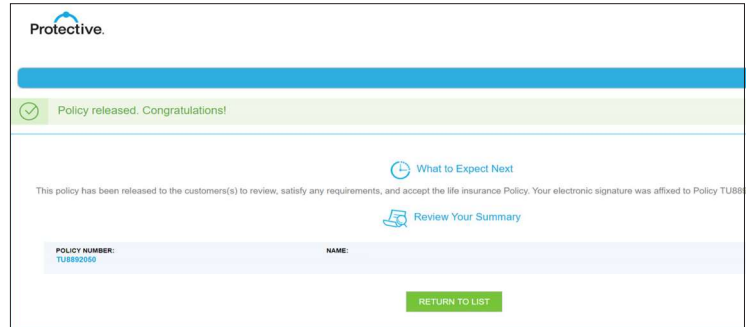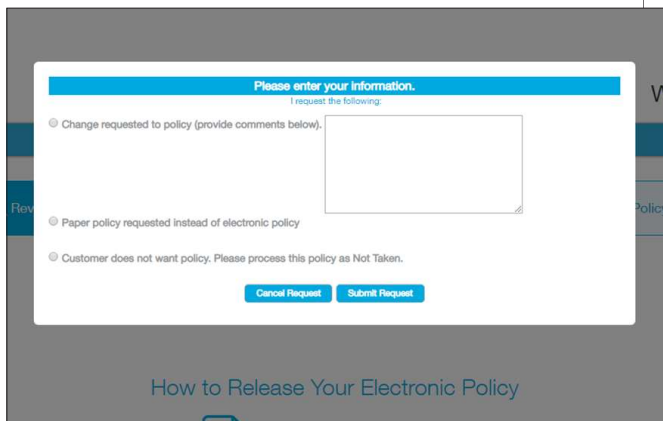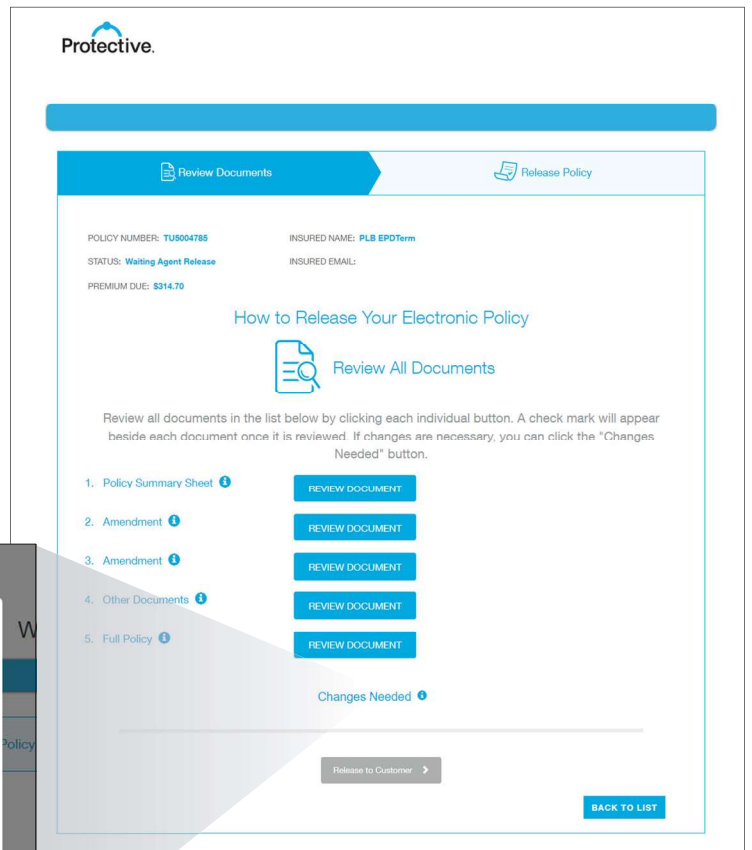
If Needed, Request Changes

EPD is designed for flexibility and can accommodate changes at this stage to:

- Re-issue the policy with revisions
- Re-issue as a paper policy
- Cancel the policy

If a change is needed, click **Changes Needed** and submit your request.

Note: If not reviewed, documents will auto-release to agents after two business days and to customers after five business days.

EPD: CUSTOMER EXPERIENCE

Once the policy has been released, your client will receive an email with instructions to review and accept their policy. The client has 20 business days to complete the EPD process before the policy reverts to paper.

Register/Log-In to View the Policy

The customer will visit the secure customer service website using the link provided in the email. If they are a new user, they will need to complete the registration process to review their documents.

Start the Review Process

Once logged in, the customer will click the **Review My Policy** link from their online dashboard to begin the review process.

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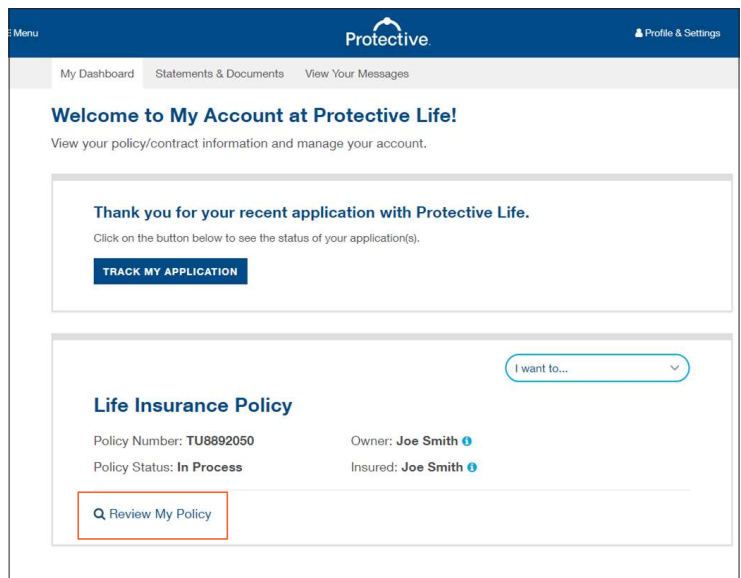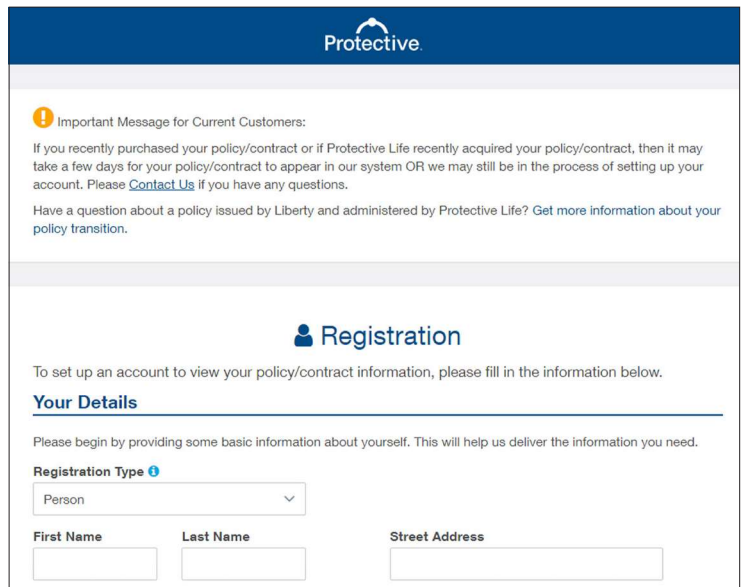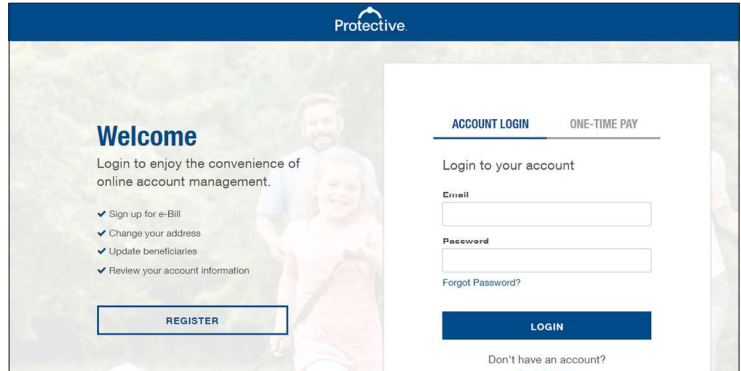
Review Documents

The customer review screen is similar to the agent/BGA review screen. The customer must click on 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, the customer can submit their message and click **Send Comments.** Agents are notified when changes are sent to the new business system or questions are sent to the resource center.
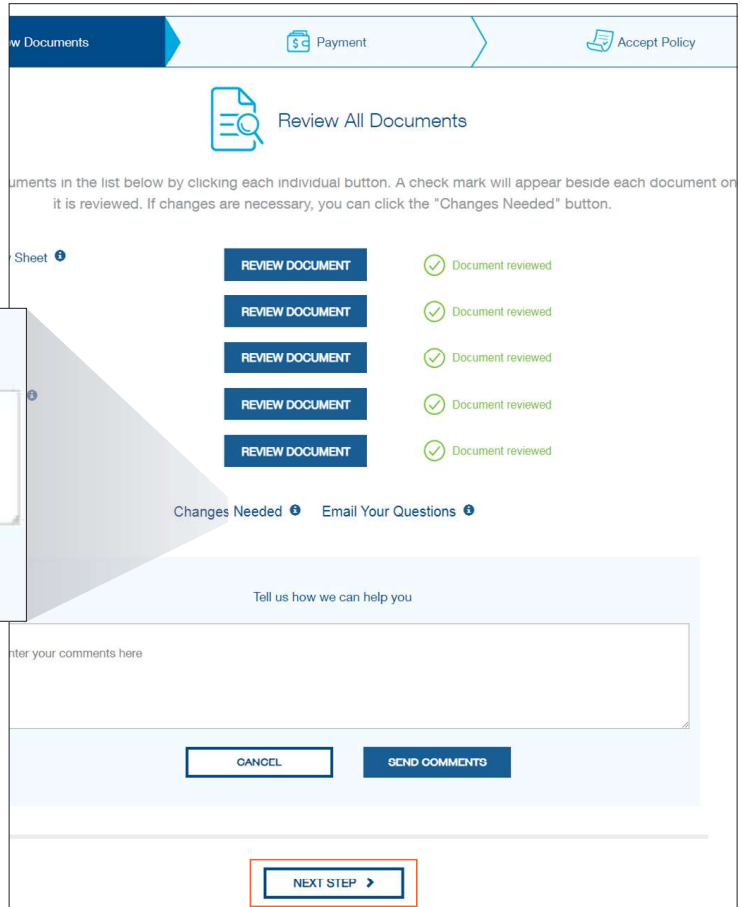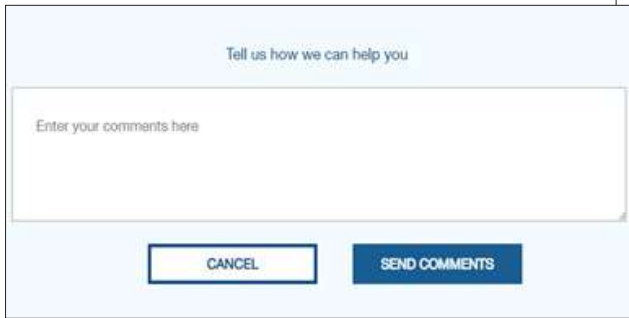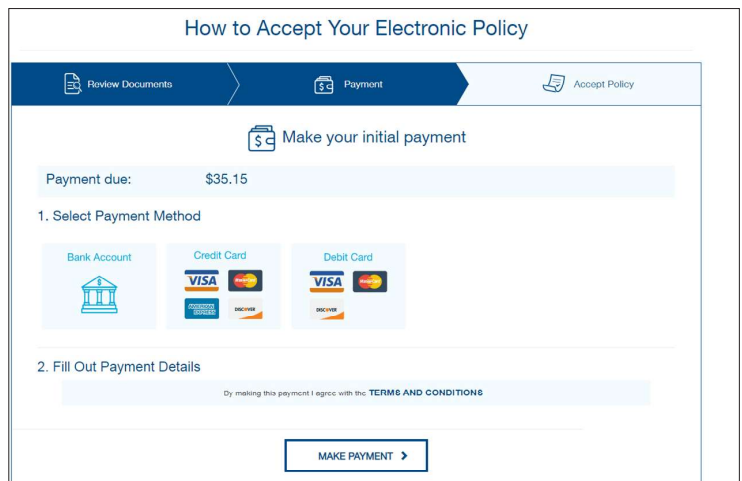

Submit Documents with No Changes

If there are no changes or questions, the customer will 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.

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Note: Protective® Classic Choice term customers can select their payment frequency, and the initial payment will be calculated based on billing preference — annually, semi-annually, quarterly or monthly.

Accept the Policy

After the payment process is complete, the customer is 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 for 20 days.

To learn more about Electronic Policy Delivery or for additional support, contact your Protective Life representative.

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.

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