

Protective Velocity

Enhancing your life sales process from submission to commission

You may be familiar with Protective Velocity — our suite of digital tools designed to make buying and placing life insurance faster and easier. But just like with any tool, if you're not using them to their full extent, you can't reap all the benefits.

These best practices can help you maximize the power of the solutions to save time and enhance your processes from application submission to sales commission.



Application submission

- **For more accurate quotes**, make sure you're asking all the necessary field underwriting questions to get a thorough background. These include questions about height, weight, tobacco use, sex, age, medications or other medical history details. This is a great way to avoid delays or amendments later in the process.
- **When creating a profile in EZ-AppSM**, make sure the household information is complete and accurate in CSW for ALL family members (name, date of birth, SSN, address, email, etc). Missing or incorrect information can lead to delays and additional follow-ups.
- **Highlight the benefits of a paperless process** through electronic policy delivery (EPD) for more speed and convenience. If the client is interested in EPD, encourage them to set up their profile at the point of sale for additional ease.
- **If using pre-authorized withdrawal**, encourage this as a down payment method as well to avoid outstanding requirements later in the process.
- **With simplified issue clients**, stay on the phone with them until the eSign ceremony is complete to make sure everything clears smoothly and they have no additional questions.
- **With fully underwritten clients**, paint them a detailed picture of the Tel-life[®] process (steps, timeline, etc.) so they know what to expect next and warm transfer the client to TeleLife.

Additional information on next page.



Intermission

- **While you're waiting** for the policy to process, keep track of your pending applications in one place using the Pending Business Dashboard. Use the dashboard to monitor APS status updates and look for field-ordered requirements. Opt in to receive 12 unique email notifications that update you as your cases complete each milestone in the process.
- **Encourage clients** to register for My Account at myaccount.protective.com.



Sales commission

- **Once EPD is available**, notify your client and offer to walk them through the process to expedite the policy delivery.
- **If they opted for paper delivery**, use Policy Print to quickly take care of outstanding requirements as necessary.



Talk to your Protective Regional Director for additional tips to streamline your business processes.

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Protective Series Whole Life (ICC13-WL04) is a non-participating whole life policy issued by PLICO in all states except New York where it is issued under (WL-04-NY 7-13) by PLAIC. Policy form numbers, product features and availability may vary by state. Consult policies 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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability of the issuing insurance company.

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