

# Top 5 Benefits of PLUS

We understand that one size doesn't fit all when it comes to underwriting. That's why we created PLUS, Protective Life Underwriting Solution, which is designed to underwrite applicants with the least invasive requirements possible. In all cases, PLUS optimizes application speed to issue.

For agents, PLUS helps win back time — time that can be spent with clients and building your business. Consider how these five benefits can satisfy clients:

## 1 Reduced cycle time

When it comes down to it, PLUS was designed to help provide protection and peace of mind to clients faster. It's just another way we deliver on our promises.

## 2 TeleLife® representatives are Protective employees

When you partner with Protective Life to submit an application, you can expect our standard of quality throughout the entire process. Our TeleLife representatives schedule exams, order medical records (if needed) and obtain clients' voice or electronic signatures — meaning the application is in good hands every step of the process.

## 3 Submissions are in real-time

As soon as you submit a ticket via EZ-App<sup>SM</sup>, another drop-ticket platform or TeleLife EZ-Worksheet<sup>1</sup>, the pre-application is received by our TeleLife team. No waiting is involved, which means our team can begin processing client applications immediately for an overall faster turnaround.

## 4 Clients are called the same day

Our dedicated TeleLife team will initiate calls in an attempt to complete the interview within 24 hours of the application being submitted. With our TeleLife text message reminders, clients can get information regarding their phone interview via text. These clients will receive TeleLife's toll-free number and hours of operation, so they can call and complete the interview when they're ready.

## 5 Eliminate time and place restrictions with E-Signature or Voice Signature

The application packet is securely emailed to the client electronically, and clients can provide their voice signature during the TeleLife interview or elect for signature following the interview. Clients can safely view and download copies of their signed application documents.

Clients can experience the benefits of PLUS when Protective® Advantage Choice UL, Protective® Classic Choice Term, Protective Custom Choice<sup>SM</sup> UL, Protective® Indexed Choice UL, Protective® Lifetime Assurance UL, and ProClassic II UL applications are submitted to Protective Life.

Additional information on next page.

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Let's deliver on our promises. Together.

<sup>1</sup> Compatibility must be approved by Protective Life. Telelife EZ-Worksheet does not include Protective Lifetime Assurance UL.

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