

Voice Signature

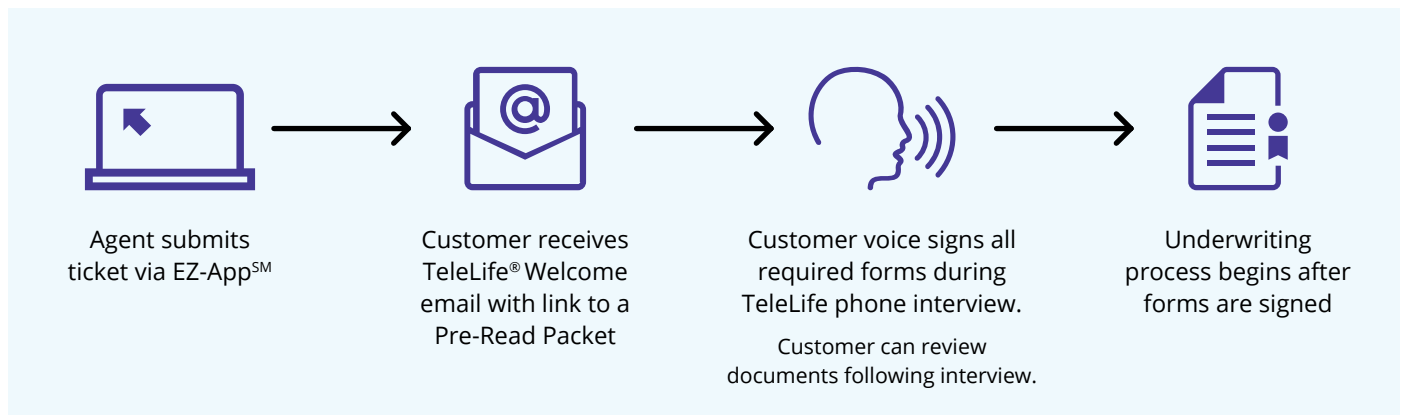
What is voice signature?

A voice signature is a type of legally binding electronic signature that uses an individual's recorded verbal agreement in place of a handwritten or click-to-sign e-signature. Voice signature makes signing an application packet easier for the customer.

What are the advantages?

- Expedited turnaround times — TeleLife® interview and signature process completed at the same time
- Underwriting process is initiated immediately after the interview is complete
- Reduces customer fallout (e.g., applications that are sent out for e-signature but not returned)
- Reduces not-in-good-order issues that may occur with e-signature or handwritten signature

How does it work?



Agent responsibilities:

Inform the customer that voice signature will be offered during the TeleLife interview. Let them know they'll receive a pre-read packet via email and that they should read it prior to the interview. The agent does not need to request voice signature when submitting the application.

Additional information on next page.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

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Customer responsibilities:

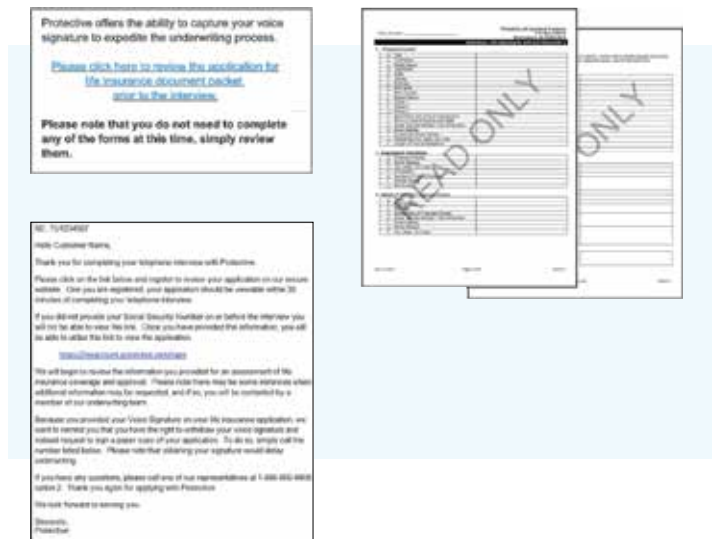
The customer will need to simply review the packet prior to the interview. The packet includes “read only” versions of the Application Part I and Part II, Authorization to Obtain and Disclose Information (HIPAA), and other required forms. No forms will need to be completed at this time. If the customer does not consent to voice signature during the interview, they can choose to sign the application packet either via e-signature or handwritten signature.

After the interview:

Once the interview is complete and the customer's voice signature has been obtained, the underwriting process will begin immediately.

Following the interview, the customer will receive an email regarding the next steps of the application process. The email will include a link to Protective's online customer service website where they can register and view their voice-signed application documents. This is the same account the customer uses for electronic policy delivery, if selected.

Samples: Pre-read packet email, contents and post-interview email



The following exclusions apply to the voice signature process:

- Face amounts \$5 million and above
- Customers aged 65 and older with face amounts \$1 million and above
- If the owner is a Company or Trust
- If the Proposed Insured is a Minor
- If the Proposed Insured is not the Payor
- If a customer applies for our Children's Term Rider or Income Provider Option
- Foreign National — non-Green Card holders
- Spanish speaking applicants
- New York applications

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