

## **TeleLife No Longer Required for Secure-T Applications under \$1 Million**

Thank you for your past support of the TeleLife process and while we still believe TeleLife can help enhance your productivity through less paperwork, we've listened to your feedback. As a result, we'd like to announce some changes that will provide you options for submitting your Secure-T applications.

**Effective immediately Protective Life will no longer require Secure-T life insurance applications under \$1 million to be processed using the TeleLife New Business Process.**

The New Business Guidelines for submitting applications through either the TeleLife or Paper process are as follows:

### **TeleLife:**

- For all **Secure-T TeleLife Online and Fax Entry submissions**, TeleLife will order medical records (APSS) and schedule the exam once the interview has been completed. *(Please note: If the agent/BGA also orders the exam on a TeleLife case, Protective Life will not cover the cost for the additional agent/BGA ordered exam. The paramedical vendor reserves the right to charge back any difference in exam cost to the writing agent/BGA.)*

### **Paper Applications:**

- For all **Secure-T paper application submissions**, the BGA will be required to order the medical records (APSS) and schedule the paramedical exam.

In addition, **our new Secure-T rates are very competitive and have decreased by as much as 20% in some risk classes**, specifically in the Select Preferred and Preferred categories. **Larger decreases can be seen when paying monthly.** To find out more, or to run a quote, visit [www.protectivelifebrokerage.com/secure-t](http://www.protectivelifebrokerage.com/secure-t).

**Be sure to watch your inbox for our latest Secure-T promotions.** Should you have any immediate questions, please contact your Regional Sales Manager or the **Protective Life Sales Desk at (877) 778-3500, option 2.**

Different premium payment modes have different premium amounts. More frequent payment modes typically require higher premiums.

Protective Secure-T, policy form UL-17 and state variations thereof, is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy 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 and benefits apply. All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.