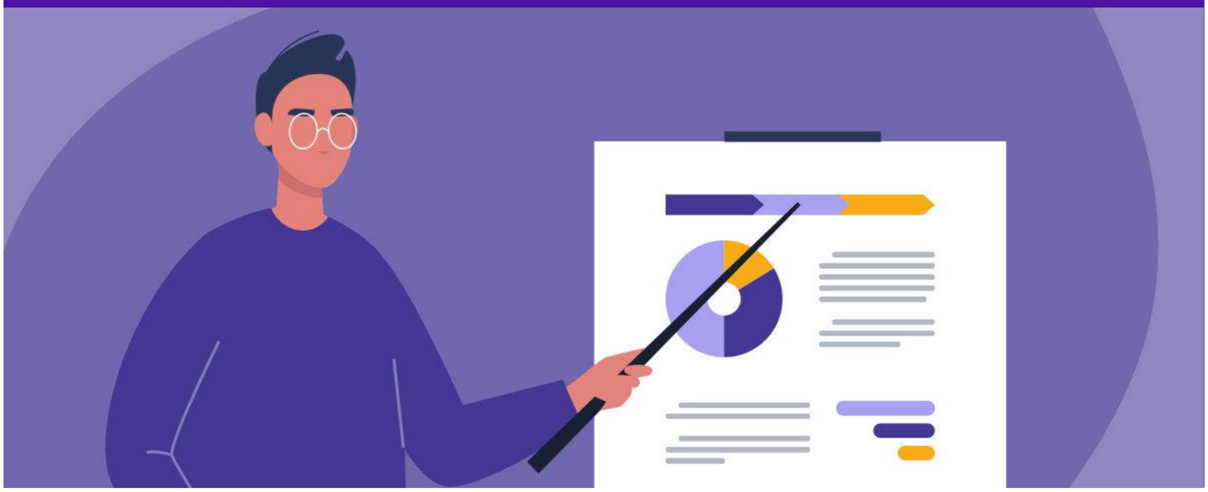
In the Loop

November 2025



Updated underwriting guide and accelerated eligibility checklist to reflect program enhancements

We're committed to making the path to protection easier. To support this continuous effort, we've updated our underwriting guide and accelerated eligibility checklist to reflect program enhancements. Key updates include:

- Enhanced accelerated underwriting guidelines to increase throughput for certain cases up to $1 million for ages 50 and younger for all accelerated-eligible products
- Telephone Inspection Reports have been eliminated
- No EKGs required through age 50 or ages 51-70 for face amounts $5,000,001 to $10,000,000
- Non-income generating spouses are eligible for coverage equal to the income-generating spouse up to $5,000,000

Download our underwriting guide and **accelerated underwriting checklist** to learn more.

Three underwriting paths, one clear process

Help your clients understand what to expect after submitting their term application. Our new flyer breaks down the three possible paths — instant, accelerated and traditional — so you can guide clients with confidence.

Get the flyer

Available VUL self-service capabilities

As a reminder, you now have access to a variety of VUL self-service capabilities:

- View client's personal rate of return since inception or over any time period
- Rebalance allocations to sub-accounts or pre-selected portfolios on a one-time or scheduled basis
- Complete fund-to-fund transfers across just one or many funds, including pre-selected allocation portfolios
- Allocate future premiums to sub-accounts and pre-selected portfolios
- Build and review the performance of custom portfolios
- Access servicing forms at the policy level

Learn more about navigating these new features

Agent Ready-to-Sell tool

We're excited to introduce the Agent Ready-to-Sell tool — a self-service solution designed to streamline agent onboarding and readiness tracking.

Key features

- **Visual readiness indicator:** A red/yellow/green light system shows an agent's status at a glance.
- **Document upload:** Agents can upload missing forms and training certifications directly through the portal
- **Comprehensive status lookup:** Includes contract type, AML status, appointment per state, compensation method and product eligibility
- **Dual visibility:** Designed for both internal teams (e.g., case management, contact center) and external partners to access real-time readiness data

Forms and resources

All contracting forms are being transitioned to web links for easier access and integration.

Access the tool via your dashboard

Field technology updates

CCRE on Applicint

Protective has recently launched the Conversion Choice℠ with Extend Care℠ rider for Protective® Classic Choice term on the Applicint ExpressComplete platform. This innovative rider allows clients to convert their policy to an expanded set of permanent products as well as offers access to chronic illness protection with ExtendCare at the time of conversion, without the need for additional underwriting.

Inside the ExpressComplete platform, select the “Conversion Choice with ExtendCare” on the product selection screen.

CCTNY in Techficient

Protective Classic Choice term in New York will soon be launching on the Techficient Dynamic platform.

2025 holiday schedule and year-end processing guidelines

As we near the end of the year, the following holiday schedule and year-end business processing guidelines will help expedite your business.

Download 2025 holiday schedule

Protective