

# COVID-19 UPDATE

March 24, 2020

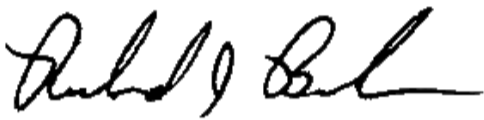
## A message from Protective's President and CEO Rich Bielen:

As all of us navigate the unprecedented situation posed by COVID-19, Protective remains committed to supporting our customers, our employees and the communities we serve. We are proactively taking steps to ensure you continue to receive the service and support you need.

With a solid financial foundation and a demonstrated ability to handle challenges over our 113-year history, Protective is well-positioned to continue delivering on our promises. Today, our business continues as normal, and we are ready to serve.

To help support overall wellbeing and slow the spread of the virus, many of our employees are now working from home, and we have provided additional tools and technology to support their transition. In addition to our normal paid time off benefits, we have also implemented a new COVID-19 Paid Leave Policy to provide financial stability to our colleagues during this period of uncertainty. Additionally, the Protective Life Foundation has begun to partner with local nonprofits and other business leaders to understand where we can best be of service to the broader community.

As we continue to monitor this rapidly evolving situation, I urge everyone – our customers, employees and the entire Protective family – to please continue taking steps to keep yourself and your loved ones healthy.



Richard J. Bielen  
CEO and President

[Visit Our Resource Center](#)

## Business Continuity

Protective remains fully functional and processing business. Our response team continues to monitor actions at the state and county levels and to implement key actions as needed.

View detailed information on COVID-19 impacts by visiting our [Resource Center](#).

## Annuity New Business Submissions

We've implemented new procedures in efforts to streamline **annuity application submissions**. We will not require original (wet) signatures on new business applications and will accept copies, including photos, of completed signatures.

For additional ways we are incorporating social distancing into the annuity new business process, visit our [Resource Center](#) and click on the **Processing Business tab**.

## Life and Annuity Policy Delivery Requirements

Effective immediately, we will temporarily waive the witness signature on delivery requirements for life and annuity policies.

For more information, visit our [Resource Center](#) and click on the **Policy Issue & Delivery tab**.

## Our COVID-19 Resource Center

Visit our [COVID-19 Resource Center](#) for regularly updated information.