

Protective ကို

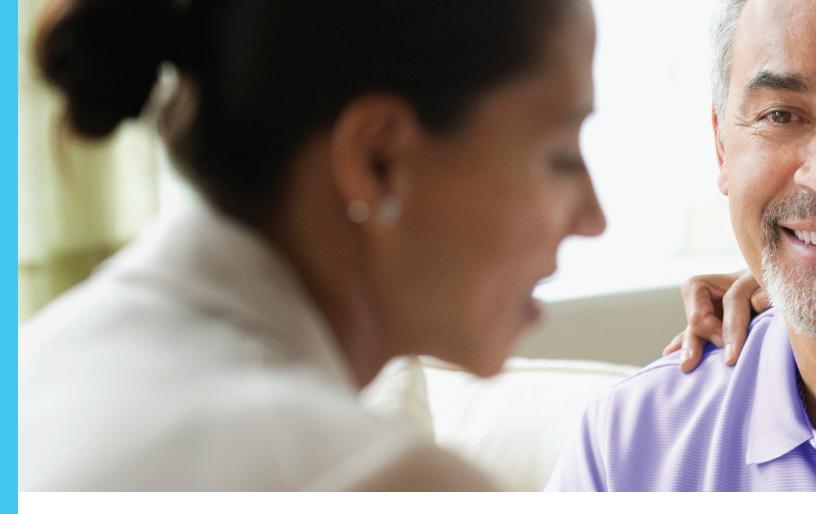
PLUS: Protective Life Underwriting Solution

Eligibility Checklist

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any	May Lose Value	

Protective refers to Protective Life Insurance Company.

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One size doesn't fit all when it comes to underwriting.

PLUS is designed to underwrite Protective life insurance applicants using a faster and less invasive process. Using advanced analytics, our flexible solution can streamline the experience for eligible applicants based on their individual circumstances.

Applicants who apply for fully-underwritten Term, Universal Life and Variable Universal Life products may qualify for PLUS. Contact your Protective representative for a complete list of PLUS-eligible products.





Key benefits of PLUS:

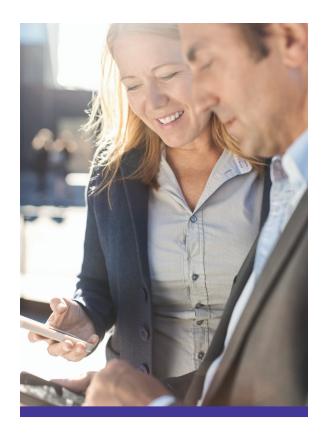
- Fluids and APSs may not be required
- Application Part II can be completed by phone with a Protective employee during business hours or online 24/7.
- Application cycle time reduced by 14 days
- All cases facilitated via Protective's automated underwriting platform to optimize speed to issue

How our process works:

- To process the application for PLUS consideration, a completed Protective application Part II is required. Applicants can complete this online or elect to complete the interview over the phone.
- With either path, PLUS gathers the required data. Along with the application disclosures, PLUS uses the data to determine the underwriting requirements and the best available class for the applicant.
- Application package sent out for signature.
- At the end of the application process, you can expect your applicant to follow one of these two paths:

Accelerated underwriting: The need for an exam and labs is eliminated, and the policy is ready to be issued.

Traditional underwriting: Exam, fluids, labs and/or medical records are required to ensure accurate underwriting.



Some applicants may appear to be eligible for an accelerated underwriting offer, but still will be required to complete the exam and labs. The need for exam and labs could be from the underwriting data gathered (for example, prescription drug reports), a disclosure by the applicant, or a combination of factors. Even if your applicant does not get an accelerated underwriting offer, they could still qualify for the best class through exam and labs underwriting.

Accelerated underwriting cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information gathered via accelerated underwriting cases may be reviewed and addressed with your applicant if we discover any material differences.

The checklist below will help you determine if your applicant may qualify for PLUS, possibly eliminating the need for fluids and APSs.

Ages and face amounts

- Ages 18-45: \$100,000-\$1,000,000
 Classes: Select Preferred, Preferred, Standard, Non-Tobacco
- Ages 46-60: \$100,000-\$500,000
 Classes: Select Preferred, Preferred

Current health

- O Height and weight within the recommended weight limits.
- O No major medical condition(s). See list on following page.
- O Blood pressure less than 140/90.
- O Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.

Health/family history

- O No natural parent or sibling death prior to age 60 from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate.
- O No tobacco use within the past 60 months for Select Preferred.
- O No tobacco use within the past 24 months for Preferred.

Insurance history

- O Approved at Preferred or Select Preferred if previously underwritten by Protective.
- O No prior informal request to Protective within the last 24 months.
- O No life, health or disability insurance has been rated, declined or postponed.

Personal and lifestyle history

- O U.S. citizen or permanent resident with no travel to hazardous locations.
- O Not currently receiving a pension or payment because of injury, sickness or disability.
- O No bankruptcy in the past ten years.
- O No DUIs or reckless driving within five years, or more than two moving violations in the past three years.
- O Not charged with, awaiting a trial for, or convicted of a felony.
- O Have not engaged in any of the following activities in the past two years or do not plan to engage in them in the next two years: hang gliding, mountain climbing, skydiving, parachuting, or private aviation.

Healthy build chart

Eligible applicants must fall within the following height/ weight limits.

Height	Weight	Height	Weight	Height	Weight	Height	Weight
4′7″	129	5′3″	169	5′11″	215	6′7″	266
4'8"	134	5'4"	175	6'0"	221	6'8"	273
4'9"	139	5′5″	180	6′1″	227	6′9″	280
4′10″	144	5′6″	186	6'2"	234	6′10″	287
4'11"	149	5′7″	192	6'3"	240	6'11"	294
5′0″	154	5′8″	197	6'4"	246		
5′1″	159	5′9″	203	6′5″	253		
5′2″	164	5′10″	209	6'6"	260		

pat	th in PLUS)	Ü	for the accelerated underwriting
0	Alcohol abuse and/or treatment	0	Atrial Fibrillation
0	Drug abuse and/or treatment	0	Peripheral Artery Disease (PAD/
0	AIDS (Acquired Immune Deficiency Syndrome)	0	Peripheral Vascular Disease (PVD)) Stroke/Transient Ischemic Attack (TIA)
0	Disorder of the immune system	0	Hypertension
0	Rheumatoid Arthritis (RA)		(diagnosed within past year)
0	SLE/Lupus	0	Melanoma
0	Epilepsy, seizures, paralysis, or mental or nervous disorder or depression	0	Cancer or malignant tumor including lymphoma or leukemia (exceptions: Basal Cell and
0 [Disorder of the muscles		Squamous Cell Carcinomas)
	including muscular dystrophy, ALS (amyotrophic lateral sclerosis), multiple sclerosis,	0	Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
	motor neuron disease	0	Asthma
0	Parkinson's Disease	0	Sarcoidosis
0	Bipolar Disorder	0	Sleep Apnea
0	Suicidal thoughts	0	Barrett's Esophagus, Hepatitis, Crohn's
0	ADD/ADHD		Disease, intestinal bleeding, chronic diarrhea, Ulcerative Colitis (UC) or
0	Anorexia/Bulimia		other disorder of the liver
0	Weight Loss Surgery such as Gastric Bypass or Sleeve or Lap Band Surgery	0	Diabetes/Gestational Diabetes or hyper-thyroid or other endocrine disorder
0	Coronary artery disease, carotid disease, heart attack, stroke, heart or other circulatory system surgery	0	Kidney disease or disorder of the kidney

Let's work together for better protection and simpler solutions.





We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

Applicants who do not fit all eligibility requirements may need to submit additional information like a paramedical exam, or other labs or medical records.

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Protective Classic Choice Term (TL21), and state variations thereof, is a level death benefit term life insurance policy to age 90 and Protective Custom Choice UL (UL-22), Protective Advantage Choice UL (UL-20), ProClassic II UL (UL-25), Protective Indexed Choice UL (UL-27), and Lifetime Assurance UL (UL-22) are universal life insurance policies are issued by PLICO, founded in 1907 and located in Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult policies 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.

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Not Insured By Any Federal Government Agency		May Lose Value

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