



Quick facts

Protective Series PassportSM simplified issue term life

Offered by	Protective Life Insurance Company and Protective Life and Annuity Insurance Company.			
Guarantees	<p>Death benefit Level premiums for duration of level premium period. Protective Series PassportSM Term Life offers life insurance coverage for a specific period of time, allowing for coverage at an affordable premium. Premiums remain level for the duration of the level premium term period. Based on issue ages and face amount selected.</p>			
Process type	Simplified issue			
Maximum issue age	65			
Face amount	\$50,000 ^{1,2} -\$250,000			
Plans	Passport 10	Passport 15	Passport 20	Passport 30
Level premium years	10	15	20	30
Issue ages	18-65	18-65	18-60	18-50
Guaranteed conversion feature	All plans are convertible through the policy years stated in the blue bar below, to another SIMPLIFIED ISSUE permanent plan without evidence of insurability.			
Conversion credit	During the first 5 contract years, the owner receives a credit toward the first year premium of the new SI perm plan. The credit is equal to 100% of the term premium paid in the prior 12 months. Premium credited does not include premium for riders, other benefits, or substandard ratings or flat extras.			
Conversion expiration	5	10	15	25
Minimum premium	Annual	Semi	Quarterly	EFT
(Policy fee \$75)	\$120.00	\$62.40	\$31.80	\$10.80
Rating class	<ul style="list-style-type: none"> • Simplified Issue Preferred non-tobacco • Simplified Issue Preferred tobacco • Simplified Issue Standard non-tobacco • Simplified Issue Standard tobacco • Simplified Issue Rated 			
Eligibility qualifications	If your client meets age and premium requirements and can answer “no” to a short series of medical questions, they may qualify for 10-minute instant approval. Eligibility is subject to meeting Protective’s qualification requirements. Additional underwriting is required if the application does not qualify for a 10-minute approval decision.			

Customize coverage with the following riders

Waiver of premium³	Available for issue ages 18 to 55. Payable if insured is unable to perform own occupation for two years following disability, and any occupation insured is reasonably suited for thereafter. Subject to rider terms and conditions.
Accidental death⁴	Maximum is lesser of face amount of base policy and \$250,000. Issue ages are 18 to 60.
Children's term life insurance⁵	Minimum \$1,000 Maximum \$25,000 ; base insured issue ages 18 to 64.
Accelerated death benefit⁶	This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. Owner can elect to accelerate up to 85% (87% in FL and NY) of the death benefit (\$250,000 maximum) if the insured has a terminal condition with less than 24 months (12 in FL and NY) to live. The Death Benefit remaining after a benefit payment under this endorsement must be at least 10% of the Benefit Base.

Qualifying information: (Question 13)

A	Proposed insured Height (ft, in) _____ Weight (lbs) _____
B	In the last 6 months, has the proposed insured been medically advised to have any surgery, hospitalization, treatment or test that was not completed, excluding those tests related to the Human Immunodeficiency Virus (AIDS Virus)?
C	Has the proposed insured ever used any form of tobacco or nicotine products?
Has the proposed insured been diagnosed with or treated within the past 10 years by a licensed member of the medical profession for any of the following diseases or illnesses:	
D	Chest pain, heart attack, high blood pressure, high cholesterol, heart murmur, irregular heartbeat, pacemaker, stroke, mini-stroke, heart valve disease, aneurysm, peripheral vascular disease, carotid artery disease or any other disease of the heart or circulatory system?
E	Diabetes, pre-diabetes, glucose intolerance, or metabolic syndrome?
F	Cancer, tumor, leukemia, lymphoma or melanoma, other than basal cell skin cancer?
G	Emphysema, chronic obstructive pulmonary disease (COPD), chronic bronchitis, asthma, pulmonary embolism or any other disease of the respiratory system?
H	Ulcerative colitis, Crohn's disease, hepatitis, kidney dialysis or any other disease of the digestive or urinary systems?
I	Seizures, paralysis, amputation, fainting, muscle weakness, Parkinson's disease, cerebral palsy, multiple sclerosis, Alzheimer's disease, dementia or any other disease of the brain or nervous system?
J	Lupus, anemia, blood clots, infection with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS) or any other disease of blood or immune system?
K	Major depression, bipolar disorder, schizophrenia, or alcohol or drug dependency or abuse?

Qualifying information: (question 13) continued

Has the proposed insured:	
L	Collected or applied for disability or workers compensation benefits in the past 12 months?
M	Within the past 3 years, engaged in, or plan to engage within the next 2 years in flying as a pilot, student pilot or crew member? (If "Yes," please complete Aviation Questionnaire.)
N	Within the past 5 years, had license suspended or revoked or been convicted of reckless driving or driving under the influence of alcohol or drugs (DUI)?
O	Within the past 5 years, used or been convicted of using illegal drugs, used prescription drugs other than directed, been convicted of a felony, or been on probation or parole?
P	Ever had any application for life or health insurance declined, postponed or approved other than as applied for?

Full underwriting is available for applicants who don't qualify for simplified issue.

Contact information

- Internal Wholesaler Desk: 800-500-2995
- New Business/In Force: 800-366-9378
- New Business Application Fax: 888-615-9619
- Customer Support Service Fax: 603-749-9759
- Web: protective.com

¹ May vary by state.

² Must meet current minimum premium guidelines and minimum face amounts.

³ Terminates at attained age of 65, unless benefits are being paid.

⁴ Terminates at attained age 65.

⁵ Terminates at earlier of the youngest child attaining age 25 and insured's attained age 75.

⁶ This benefit will be added to the contract at no additional charge. A minimum of 10% of the benefit base must remain in force after the accelerated payment is made. An acceleration charge is added to the accelerated payment to determine the Total accelerated amount, which will reduce the death benefit by an amount greater than the accelerated payment. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. Contract owners should consult their tax advisor regarding any tax implications. Subject to minimums and maximums, consult your policy for details. Availability and features may vary by state.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN and Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL.

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Protective Series Passport (ICC18-TL22/TL-22) is a term life insurance policy issued by PLICO in all states except New York where it is issued under (TL-22-NY 8-18) by PLAIC. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and guarantees are subject to the claims paying ability of the issuing company.

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