

CONTACT INFORMATION

Internal Wholesaler Desk	800-500-7229
New Business	800-366-9378
New Business Application Fax	205-268-5807
Life Customer Service	800-866-9933
Life Customer Service Fax	205-268-3402
Web	myprotective.com

Quick Facts

Offered By	Protective Life Insurance Company and Protective Life and Annuity Insurance Company.			
Guarantees	Death Benefit Level premiums for duration of level premium period.			
Process Type	SIMPLIFIED ISSUE			
Maximum Issue Age¹	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 Ages¹	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 five 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 Classes	Simplified Issue Preferred non-tobacco Simplified Issue Preferred tobacco Simplified Issue Standard non-tobacco Simplified Issue Standard tobacco Simplified Issue Rated			
Process Type	FULLY UNDERWRITTEN* <small>*Protective Series Passport Term is not available above \$250K in NY</small>			
Maximum Issue Age¹	70			
Face Amount	\$250,001 ² – \$10,000,000+ ³			
Plans	Passport 10	Passport 15	Passport 20	Passport 30
Level Premium Years	10	15	20	30
Issue Ages¹	18 – 70	18 – 65	18 – 60	18 – 50
Guaranteed Conversion Feature³	All plans are convertible through the policy years stated in the blue bar below, to another permanent plan without evidence of insurability.			
Conversion Credit³	During the first five contract years, the owner receives a credit toward the first year premium of the new 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

Additional information on next page.

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Rating Classes	Select Preferred non-tobacco** Preferred non-tobacco** Preferred tobacco** NY Only Standard non-tobacco* Standard tobacco* Rated*	(* Min Face of \$50,000 for ages 66+ ** Min Face of \$100,000 for ages 66+)
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RIDERS

Customize coverage with the following riders available for both Simplified Issue Term and Fully Underwritten Term.

Waiver of Premium⁴	Available for issue ages 18 – 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. Availability and features may vary by state.	
Accidental Death⁵	Maximum is lesser of face amount of base policy and \$250,000. Issue ages are 18 – 60. Availability and features may vary by state.	
Children's Term life Insurance⁶	Minimum \$1,000 Maximum \$25,000. Base insured issue ages 18 – 64.	
Accelerated Death Benefit⁷	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. Availability and features may vary by state.	

PROTECTIVE SERIES PASSPORTSM SIMPLIFIED ISSUE TERM LIFE

Stage 1:	Complete only the simplified issue section of the application via EZ- App SM . Authorization to Obtain Information form must be signed by insured(s) prior to submission.
Stage 2:	Upon submission, the application will be evaluated by an automated underwriting service. Within 5 minutes, a message on the Agent Statement Screen in EZ- App will indicate whether the client is instantly approved or if further underwriting is required.
Stage 3:	If instantly approved, complete the Life Post Blind SOP. Insurance coverage will begin as soon as payment is collected. If not instantly approved, Protective Life will further review the application. The policy will still be underwritten with the simplified issue rating classes and issue age limitations.

¹ May vary by state.

² Must meet current minimum premium and minimum face amounts.

³ Requires home office approval.

⁴ Terminates at attained age 65.

⁵ Terminates at attained age 65.

⁶ Terminates at earlier of the youngest child attaining age 25 and insured's attained age 75.

⁷ This benefit will be added to the contract at no additional charge. A minimum on 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 is a registered trademark and Protective Series Passport is a trademark of Protective Life.

Protective Series Passport Term Life (ICC18-TL22/TL-22) is a term life insurance policy issued by Protective Life Insurance Company (PLICO) in all states except New York and in New York by Protective Life and Annuity Insurance Company (PLAIC), under policy form number (TL-22-NY 8-18). PLICO is located in Nashville, TN. PLAIC is located in Birmingham AL. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, 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 apply. All payments and guarantees are subject to the claims-paying ability of the issuing insurance company.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC).



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