



At a glance

Protective® Series Whole Life

Protective Series whole life offers permanent life insurance coverage with a guaranteed death benefit and access to guaranteed cash values. Based on issue ages and face amount selected, please proceed to the Simplified Issue or Fully Underwritten section.

Process type	Simplified issue			
Maximum issue age	65			
Face amount	\$20,000 ^{1,2} –\$100,000			
Plans	Whole life		20 Payment life	
Level premium payment period	To age 100		20 years	
Issue ages	15 days to age 65		15 days to age 65	
Minimum premium	Annual	Semi	Quarterly	EFT
	\$120.00	\$62.40	\$31.80	\$10.80
Rating classes	For ages 0–17 Simplified issue preferred juvenile		For ages 18+ 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			
Maximum issue age	80			
Face amount	\$100,001 ² –\$10,000,000		Requires home office approval	
Plans	Whole life		20 Payment Life	
Level premium payment period	To age 100		20 years	
Issue ages	15 days–80		15 days–80	
Minimum premium	Annual	Semi	Quarterly	EFT
	\$120.00	\$62.40	\$31.80	\$10.80
Rating classes	For ages 0–17 Standard juvenile	For ages 18+ Select preferred non-tobacco Preferred non-tobacco Preferred tobacco	Standard non-tobacco ³ Standard tobacco ³	
Access to cash value	Policy loans: Owner may borrow all or part of loan value at interest, which if unpaid, will reduce death benefit. Automatic Premium Loans (APL): If requested by owner, premiums will be paid via contract loan.			

Additional information on next page.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

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Customize coverage with the following riders

Waiver of premium⁴	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 death⁵	Maximum is lesser of face amount of base policy and \$250,000. Issue ages are 18 to 60.
Children's life insurance⁶	Minimum \$1,000 Maximum \$25,000; base insured issue ages 18 to 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 a portion of the death benefit (\$250,000 maximum) if the insured has a terminal condition, or if the insured becomes chronically ill and is over age 50. The amount received will be reduced by a guaranteed charge to account for interest and a portion of any contract loan balance.
Guaranteed insurability rider⁸	Issue ages 15 days to age 39; Minimum is lesser of \$25,000 or base face amount; Maximum is lesser of \$40,000 or base face amount. The additional insurance may be purchased on the contract anniversary every three years beginning at age 20 and continuing through age 41 without evidence of insurability. Not available on sub-standard cases.

Simplified issue process

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.

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 will further review the application. The policy will still be underwritten with the simplified issue rating classes and issue age limitations.

¹In WW: \$25,001 minimum.

²Note that minimum premium guidelines must be met.

³Minimum face amount of \$20,000 for issue ages 66+.

⁴Terminates at attained age 65, unless benefits are being paid.

⁵Terminates at attained age 65.

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

⁷This 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. The amount of accelerated death benefits cannot exceed the annual limits for payments that would be free of current federal income tax. Amounts received based on chronic illness may be considered taxable income if they exceed current IRS limits. 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.

⁸Only available if insured goes through full underwriting.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective Series Whole Life (ICC13-WL04) is a non-participating whole life policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued under (WL-04-NY 7-13) by Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. 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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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value