

Basic underwriting information
and requirements

Protective 

UNDERWRITING GUIDE

For Comparison sales representatives

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

For Financial Professional Use Only. Not for Use With Consumers.

Table of contents

Approved paramedical providers	1
Underwriting requirements.....	2-3
Medical and financial underwriting requirements	4-7
Underwriting criteria through age 70.....	8-9
Underwriting criteria over age 70.....	10-11
Simplified issue	12-13
Financial underwriting.....	14-16
Additional information	17-18
Foreign travel & foreign national guidelines	19-21

Approved paramedical providers

APPS/Portamedic

800-727-2101 • appslive.com

ExamOne

877-933-9261 • examone.com

Physician information

Name, address, and phone number of personal physician(s) will expedite underwriting. Attending Physician Statement (APS) may be required.

Underwriting requirements

Non-medical and medical requirements are determined by total “in-force” and “applied for” insurance with Protective Life Insurance Company and its affiliates, including Protective Life and Annuity Insurance Company.

Abbreviation	Description (all ordered from field unless otherwise noted)
BP	Blood profile
EKG	Electrocardiogram
eIR ¹	Electronic inspection report
UA	Urinalysis
IR ¹	Inspection report
NMD	Non-Medical declaration—Requires completion of the Part 1A, supplemental application—medical declarations form ICC12-402.
PM	Paramedical exam
AODL ²	Part II, supplemental underwriting application (Form ICC13-P226)
MCAS ^{1,2}	Minnesota cognitive acuity screen
NT-ProBNP ¹	N-Terminal pro-b type natriuretic peptide
TPF	Third-party financials
CFS	Confidential financial statement

¹ Requirement ordered by home office.

² ExtendCare riders require AODL and MCAS at ages 65 and above, all amounts. AODL will not be completed automatically for ages 65-70 and must be added to the exam order.

ExtendCare underwriting requirements (ages 65 and above)

- Part II, supplemental underwriting application (Form ICC13-P226) to be completed by the insurance medical examiner.
- Minnesota Cognitive Acuity Screen (MCAS), administered by Illumifin, will be ordered by the home office.

NT-ProBNP testing parameters

Applicants ages 51–60	\$500,001+
Applicants ages 61+	All face amounts

Attending physician's statement guideline

An APS should be ordered for physical exams within the timeframes indicated below.

Age	\$50,000 to \$100,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and up
0-39	None	None	None	3 months*	1 year*	Any
40-49	None	None	None	6 months*	1 year*	Any
50-60	1 months*	3 months*	3 months*	1 year	2 years	Any
61+	Any	Any	Any	Any	Any	Any

**Underwriting may not require an APS with sufficient digital health data (Rx, Medical Data, Clinical Labs)*

For ages 60 and below, an APS is generally not required for the following routine exams (as long as they are noted to be normal): employment, FAA, OB/GYN check-ups, pregnancy/delivery, or school physicals.

For fully underwritten business, please note that an APS will be required for all proposed insureds over the age of 60, regardless of the face amount and the proposed insured must receive age-appropriate routine health care in order to be considered for coverage.

Medical and financial underwriting requirements

Face amount	Age nearest					
	Ages 0-15		Ages 16-35		Ages 36-40	
\$0 to \$49,999	NMD		NMD MVR		NMD MVR	
\$50,000 to \$100,000	NMD		NMD MVR		NMD MVR	
\$100,001 to \$150,000	NM		PM UA	BP MVR	PM UA	BP MVR
\$150,001 to \$250,000	NM		PM UA	BP MVR	PM UA	BP MVR
\$250,001 to \$500,000	NMD APS		PM UA	BP MVR	PM UA	BP MVR
\$500,001 to \$1,000,000	NMD APS		PM UA	BP MVR	PM UA	BP MVR
\$1,000,001 to \$2,000,000	NMD APS		PM UA	BP MVR	PM UA	BP MVR
\$2,000,001 to \$3,000,000	NMD APS		PM UA	BP MVR ³	PM UA	BP MVR ³
\$3,000,001 to \$5,000,000	NMD APS		PM UA eIR	BP MVR	PM UA eIR	BP MVR
\$5,000,001 to \$10,000,000	NMD CFS	APS TPF	PM UA CFS TPF	BP MVR IR	PM UA CFS eIR	BP MVR TPF
\$10,000,001 and up	NMD CFS	APS TPF	PM UA CFS TPF	BP MVR IR	PM UA CFS TPF	BP MVR IR

Additional underwriting requirements may be requested by the home office. This may include, but is not limited to, a credit report, criminal record check or other information necessary to underwrite the risk.

(Whole life)

birthday																									
Ages 41-50			Ages 51-65			Ages 66-70			Ages 71 and up																
NMD		MVR	NMD		MVR	PM	UA	BP	UA	MVR	eIR	AODL	MCAS												
NMD		MVR	NMD		MVR	PM	UA	BP	MVR	PM	MVR	BP	UA	AODL	MCAS										
PM	UA	BP	MVR	PM	UA	BP	MVR	PM	UA	BP	MVR	PM	MVR	BP	UA	AODL	MCAS								
PM	UA	BP	MVR	PM	UA	BP	MVR ³	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	eIR	AODL	MCAS						
PM	UA	BP	MVR	PM	UA	BP	MVR	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	eIR	AODL	MCAS						
PM	UA	BP	MVR	PM	UA	BP	MVR	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	eIR	AODL	MCAS						
PM	UA	BP	MVR	PM	UA	BP	MVR	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	IR	AODL	MCAS						
PM	UA	BP	MVR ³	PM	UA	BP	MVR ³	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	IR	AODL	MCAS						
PM	UA	BP	MVR	PM	UA	BP	MVR	PM	UA	BP	MVR	PM	EKG	BP	MVR	UA	CFS	IR	AODL						
PM	UA	CFS	eIR	BP	MVR	TPF	PM	UA	MVR	TPF	BP	EKG	CFS	eIR	PM	EKG	BP	MVR	UA	AODL	MCAS	CFS	IR	TPF	
PM	UA	MVR	IR	BP	EKG	CFS	TPF	PM	UA	MVR	IR	BP	EKG	CFS	TPF	PM	EKG	BP	MVR	UA	AODL	MCAS	CFS	IR	TPF

Medical and financial underwriting requirements

Face amount	Age nearest					
	Ages 0-15		Ages 16-35		Ages 36-40	
\$0 to \$49,999	NMD		PM MVR	UA	PM MVR	UA
\$50,000 to \$150,000	NMD		PM MVR	BP UA	PM MVR	BP UA
\$150,001 to \$250,000	NMD		PM MVR	BP UA	PM MVR	BP UA
\$250,001 to \$500,000	NMD	APS	PM MVR	BP UA	PM MVR	BP UA
\$500,001 to \$1,000,000	NMD	APS	PM MVR	BP UA	PM MVR	BP UA
\$1,000,001 to \$2,000,000	NMD	APS	PM MVR	BP UA	PM MVR	BP UA
\$2,000,001 to \$3,000,000	NMD	APS	PM MVR	BP UA	PM MVR	BP UA
\$3,000,001 to \$5,000,000	NMD	APS	PM UA eIR	BP MVR	PM UA eIR	BP MVR
\$5,000,001 to \$10,000,000	NMD	APS CFS TPF	PM UA CFS TPF	BP MVR IR	PM UA CFS eIR	BP MVR TPF
\$10,000,001 and up	NMD	APS CFS TPF	PM UA CFS TPF	BP MVR IR	PM UA CFS TPF	BP MVR IR

Additional underwriting requirements may be requested by the home office. This may include, but is not limited to, a credit report, criminal record check or other information necessary to underwrite the risk

**(All UL products and Protective®
Classic Choice Term)**

birthday											
Ages 41-50			Ages 51-65			Ages 66-70			Ages 71 and up		
PM MVR	UA		PM MVR	UA		PM MVR	UA		PM MVR MCAS	BP eIR	UA AODL
PM MVR	BP UA		PM MVR	BP UA		PM MVR	BP UA		PM MVR MCAS	BP eIR	UA AODL
PM MVR	BP UA		PM MVR	BP UA		PM MVR	BP UA		PM EKG AODL	BP MVR MCAS	UA eIR
PM MVR	BP UA		PM MVR	BP UA		PM MVR	BP UA		PM EKG AODL	BP MVR MCAS	UA eIR
PM MVR	BP UA		PM MVR	BP UA		PM MVR	BP UA		PM EKG AODL	BP MVR MCAS	UA eIR
PM MVR	BP UA		PM MVR	BP UA		PM UA eIR	BP MVR		PM EKG AODL	BP MVR MCAS	UA IR
PM MVR	BP UA		PM MVR	BP UA		PM UA eIR	BP MVR		PM EKG AODL	BP MVR MCAS	UA IR
PM UA eIR	BP MVR		PM UA eIR	BP MVR		PM UA eIR	BP MVR		PM EKG MCAS IR	BP MVR CFS TPF	UA AODL
PM UA CFS eIR	BP MVR TPF		PM UA MVR TPF	BP EKG CFS eIR		PM UA MVR TPF	BP EKG CFS eIR		PM EKG MCAS IR	BP MVR CFS TPF	UA AODL
PM UA MVR IR	BP EKG CFS TPF		PM UA MVR IR	BP EKG CFS TPF		PM UA MVR IR	BP EKG CFS TPF		PM EKG MCAS IR	BP MVR CFS TPF	UA AODL

Underwriting criteria through age 70

Select preferred guidelines

Nicotine No nicotine use for the past 5 years (urine nicotine negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

Driving No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.

Family history No death from cancer¹, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.

Basic insurability Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.

Blood pressure Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61-70. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records.

Cholesterol Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 4.5 or less.

Hazardous sports No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 100 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.

Aviation Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.

Residence Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

Weight in pounds does not exceed limit shown on the chart below (male or female):

Build	Height/Weight		Height/Weight		Height/Weight	
	Height	Weight	Height	Weight	Height	Weight
	4'7"	120	5'5"	168	6'3"	224
	4'8"	125	5'6"	173	6'4"	230
	4'9"	129	5'7"	179	6'5"	236
	4'10"	134	5'8"	184	6'6"	242
	4'11"	139	5'9"	190	6'7"	249
	5'0"	143	5'10"	195	6'8"	255
	5'1"	148	5'11"	201	6'9"	261
	5'2"	153	6'0"	206	6'10"	268
	5'3"	158	6'1"	212	6'11"	274
	5'4"	163	6'2"	218		

¹Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

Preferred guidelines

Nicotine	No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.
Family history	No death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood pressure	Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61-70. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 5.5 or less.
Hazardous sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 100 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Pilot and crew-members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27-65 • 26-200 hours annually • Possesses IFR or ATR • No abnormal liver function tests • 400 solo hours • Flying in the US and Canada only • Clean MVR <p>Exclusions will be permitted for qualification, where jurisdiction approved.</p>
Residence	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

Weight in pounds does not exceed limit shown on the chart below (male or female):

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

Underwriting criteria over age 70

Select preferred guidelines

Nicotine No nicotine for 5 years (urine negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

Driving No more than one moving violation in the last three years.
No DUI or reckless driving in the last five years.

Basic insurability Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.

Blood pressure Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records or the APS.

Cholesterol Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment.
Cholesterol/HDL Ratio may not exceed 4.5.

Aviation Exclusions will be permitted for qualification, where jurisdiction approved.

Residence Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max
4'7"	95	125	5'10"	153	202
4'8"	98	129	5'11"	158	208
4'9"	102	134	6'0"	162	214
4'10"	105	139	6'1"	167	220
4'11"	109	143	6'2"	171	226
5'0"	113	148	6'3"	176	232
5'1"	116	153	6'4"	181	238
5'2"	120	158	6'5"	186	245
5'3"	124	163	6'6"	190	251
5'4"	128	169	6'7"	195	257
5'5"	132	174	6'8"	200	264
5'6"	136	180	6'9"	205	271
5'7"	140	185	6'10"	210	277
5'8"	145	191	6'11"	216	284
5'9"	149	196			

Preferred guidelines

Nicotine No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

Driving No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.

Basic insurability Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.

Blood pressure Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records or the APS.

Cholesterol Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.5.

Aviation Exclusions will be permitted for qualification, where jurisdiction approved.

Residence Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max
4'7"	86	142	5'10"	139	230
4'8"	89	147	5'11"	143	237
4'9"	92	152	6'0"	147	243
4'10"	96	158	6'1"	152	250
4'11"	99	163	6'2"	156	257
5'0"	102	169	6'3"	160	264
5'1"	106	175	6'4"	164	271
5'2"	109	180	6'5"	169	278
5'3"	113	186	6'6"	173	286
5'4"	117	192	6'7"	178	293
5'5"	120	198	6'8"	182	300
5'6"	124	204	6'9"	187	308
5'7"	128	211	6'10"	191	316
5'8"	132	217	6'11"	196	323
5'9"	135	223			

Simplified issue

Key features

Simplified Issue Term products are available with face amounts up to \$250,000 for ages 0–65 while Whole Life is available with face amounts up to \$100,000 for ages 0–65. Key features of the Simplified Issue process include:

- No medical exam required
- Prescription history check is required for all ages and amounts
- MVR is required at ages 16–65
- Application may qualify for automated approval with either SI Preferred or SI Standard class
- Cases that don't qualify for instant approval are referred for further review and may require an APS
- Rating Class of SI Preferred includes mortality up to 125%
- Rating Class of SI Standard includes mortality from 150% to 200%
- SI product has a unique build chart (see adult build chart on next page)
- If total amounts of SI coverage in-force and applied for exceed \$250,000 then medical requirements are needed.
- If total amounts of coverage in-force and applied with Protective (any combination of SI or fully underwritten) exceeds \$1,000,000 then medical requirements are needed.

The chart below illustrates the maximum weight per category for the SI Preferred and SI Standard categories. The underweight and overweight categories represent the thresholds for insurability. For example, an individual who is 5'9" and weighs 111 pounds or less or 338 pounds or more will be declined for coverage.

Height	SI preferred	SI standard	Underweight decline	Overweight decline
	Weight			
4'10"	182	204	78	239
4'11"	189	211	81	247
5'0"	195	218	84	255
5'1"	202	226	87	264
5'2"	208	233	90	273
5'3"	215	241	93	282
5'4"	222	249	96	291
5'5"	229	256	99	300
5'6"	236	264	102	309
5'7"	244	273	105	319
5'8"	251	281	108	328
5'9"	258	289	111	338
5'10"	266	297	114	348
5'11"	274	306	118	358
6'0"	281	315	121	368
6'1"	290	324	125	378
6'2"	297	333	128	389
6'3"	305	342	132	399
6'4"	315	351	135	410
6'5"	322	360	139	421
6'6"	330	370	142	432
6'7"	339	379	146	443
6'8"	348	389	150	454
6'9"	356	399	153	466

Important: This chart should never be referenced with a customer, but simply used as a quoting guideline based on the customer's answer.

Financial underwriting

The purpose of the coverage should be included in a cover memo or stated in the remarks section of the application.

Personal coverage

- **Income replacement**—use the income multiples below to determine maximum face amount.
 - Verification of income may be required if the amount appears excessive in relationship to the overall financial picture.
 - Spouse/homemaker face amount is generally limited to 50% of working spouse coverage up to a maximum of \$1 million.
 - An equal amount of coverage up to \$1 million can be considered for mortgage protection, young families or other needs.

Ages	Income multiples
To age 40	30x
41-50	20x
51-60	15x
61-65	10x
66 and over	6x

Juvenile coverage

- Maximum face amount is typically not more than \$250,000*, and generally should not be more than the household income
- Insurance coverage should not be excessive in relation to family income and net worth
- All children within the family should be insured equally
- Both parents should be insured and have an amount of coverage significantly greater than the children (minimum at least twice the amount of coverage on the children)
- College student coverage is generally limited to 250,000 for undergraduate and from \$500,000 to \$1,000,000 range for Graduate and Professional Schools. Note that Federal Student loans are forgiven at death, so there shouldn't be a need for coverage to repay federal student loans.

*NEW YORK rule – (1) For Insureds under age 14 and 6 months, the total in force and applied for should not exceed the greater of \$50,000 or 50% of the total amount of insurance on the Insured/Owner Different than Insured who has insurable interest and (2) Insureds under age 4 years and 6 months are limited to 25% of the total amount of insurance on the Insured/Owner Different than Insured who has insurable interest.

Business coverage

- **Key-Man coverage**—the face amount allowed is based on the income of the key person being insured and is generally limited to a maximum of 10 x salary.
 - Verification of income may be required.
- **Buy-Sell coverage**—the face amount should reflect the insured's percentage ownership in the business and be in line with the market value of the business.
- **Business loans**—the percentage of the loan that will be covered may be limited to 70% of the loan amount for \ corporate coverage.

Coverage up to 100% of the loan amount may be allowed if business owner is the sole proprietor or a personal coverage need exists. A personal beneficiary should be named and the policy should be collaterally assigned to the lender.

- SBA backed loans are generally limited to the loan amount up to a maximum face amount of \$500,000.
- A copy of the loan agreement may be requested on a case by case basis.

Confidential financial statement (CFS)

Ages 0-70	Face amounts \$5,000,001+
Ages 71+	Face amounts \$3,000,001+

- A CFS should be submitted for all estate tax/liquidity, asset maximization and charitable giving cases.
- Any bankruptcy in the last 3 years.

Financial underwriting

(continued)

Third-party verification of assets

- Third-party verification of assets is required for all face amounts over \$5 million and may be required for face amounts under \$5 million depending on the purpose of the coverage. Asset verification may include CPA statements, quarterly investment statements, tax returns and public record checks. Publicly available information that clearly supports the insurance need, may be considered, and utilized in lieu of third-party financials, at the underwriter's discretion.
- At the producer's request, Protective will accept tax transcripts in lieu of tax returns with a properly completed form 4506-T for face amounts \$5,000,001-\$10,000,000.

Bankruptcy

- **Chapter 7**—Applicants can be considered at one year from the date the bankruptcy is discharged if salaried employee or two years if self-employed.
- **Chapter 11**—Applicants can be considered one year from the date of discharge.
- **Chapter 13**—Applicants can be considered one year from the date the reorganization is approved for salaried applicants, or two years if self-employed.
- Confidential Financial Statement (CFS) and verification of income (tax returns or pay stub) will be required for any bankruptcy within the last 3 years. In addition, the home office will order a credit report.

Additional information

Expiration of underwriting requirements

Applications and underwriting requirements are valid for a limited period of time. Below are guidelines for the validity/expiration of underwriting requirements:

Document/test	Age 0-70	Age 71+
Application	1 year	6 months
Exam	1 year	6 months
Labs	1 year	6 months
MCAS	1 year	6 months
EKG	1 year	1 year
Inspection report	1 year	1 year

We will use exam, lab and EKG requirements completed for another company as long as they are provided to us and do not fall outside of expiration of underwriting requirements guidelines above. A completed Protective part 1 and part 2 (Telelife interview) will be required.

Underwriting programs

Pro credit standard-to-preferred underwriting program

(applies to all fully underwritten products)

This crediting program allows consideration for a preferred non-tobacco rate classification when an applicant is disqualified due solely to only one of the following cardiovascular risk factors:

- Blood pressure
- Build
- Total cholesterol
- Cholesterol/HDL ratio
- Family history (heart disease)

Eligibility for this upgrade will depend on the extent of the single deviation as well as the remaining cardiovascular risk factors.

This program applies only to new business cases.

Uninsurable risks

The impairments/concerns in the following list are generally uninsurable for both fully underwritten and simplified issue. These are more commonly encountered impairments and this is not intended to be an exhaustive list. If you need assistance in quoting a particular impairment, please contact the underwriting department.

Medical:

- Drug abuse treatment in the past 3 years
- Diabetes diagnosed prior to age 5
- Any heart condition that requires a cardiac defibrillator
- Suicide attempt in the past two years
- Alzheimer's disease / dementia
- Stroke/CVA (cerebral vascular accident) in the past 6 months
- Multiple strokes/CVA
- COPD/emphysema with continued smoking or requires oxygen therapy
- Kidney dialysis

Non medical:

- Drug abuse treatment in the past 3 years

Foreign travel & foreign national guidelines

Foreign travel guidelines

The Swiss Re Life Guide will be our primary resource for underwriting risks related to foreign travel. These guidelines address the country(ies) being visited, as well as other risk factors such as the specific region with the country, purpose of the travel, occupation, frequency and total duration. After consideration of all risk factors, short duration travel may be eligible for more favorable rate classes. In addition to the information provided on the application, a foreign travel questionnaire may also be required.

Additional considerations include:

- Purpose for and specific location of the travel.
- Short term travel is defined as 8 weeks or less annually. Durations of up to 6 months annually will be considered as “travel” under these guidelines. For our purposes, travel durations of more than 6 months annually will be considered as foreign “residence.”
- All benefits and riders will be individually underwritten.

Foreign national guidelines

Category 1

Non-U.S. citizen with a permanent Visa (green card) who is legally residing in the U.S. on a permanent basis.

Requirements	Insured	Owner
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Must comprehend the English language (Spanish speaking applicants must go through the TeleLife interview process.)	●	
Tax ID: SSN	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Copy of green card	●	●

Foreign travel & foreign national guidelines (continued)

Category 2

Non-U.S. citizen in the U.S. on an acceptable temporary visa.

Requirements	Insured	Owner
Issue ages: 18-70	●	
All solicitation & delivery must occur in the U.S.	●	●
Foreign national questionnaire	●	●
Must be legally residing in the U.S. for a continuous period of 1 year	●	●
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Required APS—Medical records must be available in English. (Protective will not pay for translation)	●	
Tax ID: SSN ¹	●	●
Tax ID: Required for business ownership and U.S trust ownership		●
Cover letter from writing agent explaining need and purpose of coverage		●
Premiums must be paid in U.S. dollars and billed to a U.S. bank (bank account must be opened for more than 6 months)		●
Must have significant, legitimate interests in the U.S., including property or business ownership as well as an established U.S. bank account		●
Must comprehend the English language (Spanish speaking applicant must go through the TeleLife interview process)	●	●
Must hold a visa from the specified list of visa types: E – Treaty/traders/investors H1 (B or C) – Temporary workers with special merit/ability I – Information media representative K – Family member or fiancé of U.S. citizen L – Intra-company transfer O – Worker with extraordinary ability TN – Mexican professionals under NAFTA TD – Mexican professionals under NAFTA	●	●
Copy of visa	●	●
Copy of passport	●	●
Complete copy of U.S. Trust (if applicable)		●

¹ For VISA types: K, L2, O2 and TD, an ITIN may be acceptable

Must be a citizen of a country in the list below:

Antilles, Netherlands	French Antilles	Norway
Argentina	French Polynesia	Qatar
Aruba	Germany	Panama
Australia	Gibraltar	Paraguay
Austria	Greece	Peru
Azores Islands	Greenland	Philippines (Manila only)
Bahamas	Grenada	Poland
Bahrain	Grenadines	Portugal
Barbados	Guadeloupe	Samoa
Barbuda	Guatemala	San Marino
Belgium	Guernsey Island	Sardinia
Belize	Holland	Scotland
Bermuda	Honduras	Sicily
Bonaire	Hong Kong	Singapore
Brazil	Hungary	Slovakia
Britain	Iceland	Slovenia
British Virgin Islands	India (major cities)	South Korea
Brunei	Ireland	Spain
Bulgaria	Italy	St. Christopher
Canary Islands	Jamaica	St. Kitts and Nevis
Canada	Japan	St. Lucia
Cayman Islands	Jersey Island	St. Maarten
Channel Islands	Luxembourg	St. Martin
Chile	Macau	St. Pierre and Miquelon
China (Major cities)	Madeira	St. Vincent & the Grenadines
China (Taiwan)	Malaysia (Kuala Lumpur only)	Sweden
Corsica	Malta	Switzerland
Costa Rica	Martinique	Taiwan
Croatia	Mexico	Tasmania
Curacao	Miquelon	Thailand (Bangkok)
Cyprus (Greek part)	Monaco	Trinidad and Tobago
Czech Republic	Montserrat	Turkey (Major cities)
Dutch Antilles	Netherlands	Turks and Caicos Islands
Ecuador	Netherlands Antilles	United Arab Emirates
El Salvador	Nevis	United Kingdom
England	New Caledonia	Uruguay
Estonia	New Zealand	Vatican City
Falklands Islands	Nicaragua	Virgin Islands UK
Finland	Northern Ireland	Wales
France	Northern Mariana Islands	



protective.com

For underwriting status requests contact:

Comparison designated resource center

E-mail: resourcecenter@protective.com

Phone: 800-866-6410, option 1

Mailing address

P. O. Box 830619

Birmingham, AL 35283-0619

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.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective is a registered trademark of PLICO and Classic Choice is a trademark of PLICO.

Life insurance and annuities are issued by PLICO in all states except New York where they are issued by PLAIC. 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 Classic Choice (TL-21) is a term life insurance policy issued by PLICO in all states except New York where it is issued under form (TL-21-NY) by PLAIC. Protective Series Passport Term Life (ICC18-TL22/TL-22) is a term life insurance policy issued by PLICO in all states except New York and in New York by PLAIC, under policy form number (TL-22-NY 8-18). Protective Non-Participating Whole Life insurance product ICC13-WL4 is issued by PLICO in all states except New York where it is issued by PLAIC under policy form number WL-4-NY 7-13.

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

CLA.1050781 (04.24)

For Financial Professional Use Only. Not for Use With Consumers.