

Basic underwriting information  
and requirements



Protective 

# UNDERWRITING GUIDE

For Companion 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.

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## Approved paramedical providers

### APPS/Portamedic

800-727-2101 • [appslive.com](http://appslive.com)

### ExamOne

877-933-9261 • [examone.com](http://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	Electronic inspection report
UA	Urinalysis
NMD	Non-Medical declaration—Requires completion of the Part 1A, supplemental application—medical declarations form ICC12-402.
PM	Paramedical exam
AODL <sup>1</sup>	Part II, supplemental underwriting application (Form ICC13-P226)
MCAS <sup>1</sup>	Minnesota cognitive acuity screen
NT-ProBNP	N-Terminal pro-b type natriuretic peptide
TPF	Third-party financials
CFS	Confidential financial statement

## 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.

<sup>1</sup>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.

# Medical and financial underwriting requirements

(Whole life)

Face amount	Age nearest birthday														
	Ages 0-15		Ages 16-35		Ages 36-40		Ages 41-50		Ages 51-65		Ages 66-70		Ages 71 and up		
\$0 to \$49,999	NMD		NMD MVR		NMD MVR		NMD MVR		NMD MVR		PM MVR	UA	PM MVR MCAS	BP eIR	UA AODL
\$50,000 to \$100,000	NMD		NMD MVR		NMD MVR		NMD MVR		NMD MVR		PM UA	BP MVR	PM MVR MCAS	BP eIR	UA AODL
\$100,001 to \$150,000	NM	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM MVR MCAS	BP eIR	UA AODL	
\$150,001 to \$250,000	NM	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR <sup>3</sup>	PM UA	BP MVR	PM EKG AODL	BP MVR MCAS	UA eIR	
\$250,001 to \$500,000	NMD APS	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM EKG AODL	BP MVR MCAS	UA eIR	
\$500,001 to \$1,000,000	NMD APS	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM EKG AODL	BP MVR MCAS	UA eIR	
\$1,000,001 to \$2,000,000	NMD APS	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA	BP MVR	PM UA eIR	BP MVR	PM EKG AODL	BP MVR MCAS	UA eIR	
\$2,000,001 to \$3,000,000	NMD APS	PM UA	BP MVR <sup>3</sup>	PM UA	BP MVR <sup>3</sup>	PM UA	BP MVR <sup>3</sup>	PM UA	BP MVR <sup>3</sup>	PM UA eIR <sup>3</sup>	BP MVR	PM EKG AODL	BP MVR MCAS	UA eIR	
\$3,000,001 to \$5,000,000	NMD APS	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM EKG eIR	BP MVR AODL	UA CFS	
\$5,000,001 to \$10,000,000	NMD CFS	APS TPF	PM UA CFS eIR	BP MVR	PM UA CFS eIR	BP MVR	PM UA CFS eIR	BP MVR TPF	PM UA MVR TPF	BP CFS eIR	PM UA MVR TPF	BP CFS	BP MVR AODL	UA CFS eIR	
\$10,000,001 and up	NMD CFS	APS TPF	PM UA CFS TPF	BP MVR eIR	PM UA CFS TPF	BP MVR eIR	PM UA MVR eIR	BP CFS TPF	PM UA EKG CFS TPF	BP EKG CFS TPF	PM UA MVR eIR	PM EKG MCAS	BP MVR CFS	UA AODL eIR	

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.

# Medical and financial underwriting requirements

(continued)

(All UL products and Protective®  
Classic Choice Term)

Face amount	Age nearest birthday													
	Ages 0-15		Ages 16-35		Ages 36-40		Ages 41-50		Ages 51-65		Ages 66-70		Ages 71 and up	
\$0 to \$49,999	NMD	PM MVR	UA	PM MVR	UA	PM MVR	UA	PM MVR	UA	PM MVR	UA	PM MVR MCAS	BP eIR	UA AODL
\$50,000 to \$150,000	NMD	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR MCAS	BP eIR	UA AODL
\$150,001 to \$250,000	NMD	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM EKG AODL	BP MVR eIR	UA MCAS
\$250,001 to \$500,000	NMD APS	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM EKG AODL	BP MVR eIR	UA MCAS
\$500,001 to \$1,000,000	NMD APS	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM EKG AODL	BP MVR eIR	UA MCAS
\$1,000,001 to \$2,000,000	NMD APS	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM UA eIR	BP MVR	PM EKG AODL	BP MVR eIR	UA MCAS
\$2,000,001 to \$3,000,000	NMD APS	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM MVR	BP UA	PM UA eIR	BP MVR	PM EKG AODL	BP MVR eIR	UA MCAS
\$3,000,001 to \$5,000,000	NMD APS	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM UA eIR	BP MVR	PM EKG MCAS	BP MVR CFS eIR	UA AODL TPF
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\$10,000,001 and up	NMD CFS	APS TPF	PM UA CFS TPF	BP MVR eIR	PM UA CFS TPF	BP MVR eIR	PM UA MVR eIR	BP CFS TPF	PM UA MVR eIR	BP EKG CFS TPF	PM UA MVR eIR	PM EKG MCAS	BP MVR AODL CFS TPF	UA

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.

# 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 cancer <sup>1</sup> , 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			
	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		

<sup>1</sup>Family 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"><li>• Ages 27-65</li><li>• 26-200 hours annually</li><li>• Possesses IFR or ATR</li><li>• No abnormal liver function tests</li><li>• 400 solo hours</li><li>• Flying in the US and Canada only</li><li>• Clean MVR</li></ul> Exclusions will be permitted for qualification, where jurisdiction approved.					
Residence	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.					
Build	Weight in pounds does not exceed limit shown on the chart below (male or female):					
Build	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.																																																																																																								
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# 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.

Height	SI preferred	SI standard
	Weight	
4'10"	182	204
4'11"	189	211
5'0"	195	218
5'1"	202	226
5'2"	208	233
5'3"	215	241
5'4"	222	249
5'5"	229	256
5'6"	236	264
5'7"	244	273
5'8"	251	281
5'9"	258	289
5'10"	266	297
5'11"	274	306
6'0"	281	315
6'1"	290	324
6'2"	297	333
6'3"	305	342
6'4"	315	351
6'5"	322	360
6'6"	330	370
6'7"	339	379
6'8"	348	389
6'9"	356	399

**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 allowed up to a maximum of \$5 million subject to adequate family income/net worth and income-generating spouse with matching coverage.

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
Electronic 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.

## Accelerated Underwriting

One size doesn't fit all when it comes to underwriting. Accelerated underwriting is designed to underwrite applicants using a faster and less invasive process. Using advanced analytics, our flexible solution can streamline the experience for each applicant based on their individual circumstances.

- Eligible ages and face amounts:
  - Ages 18-45: \$250,001 - \$2,000,000, subject to product availability
  - Ages 46-60: \$250,001 - \$1,000,000, subject to product availability
- Different accelerated underwriting guidelines may apply for policies with a face amount of \$1 million and under for applicants age 18-50.

### Key benefits:

- Fluids and APSs may not be required
- Application Part II can be completed online 24/7 or by phone with a Protective representative during business hours
- Some decisions available with Instant Issue
- All cases facilitated via Protective's automated underwriting platform to optimize speed to issue

# 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 with a preliminary quote please send a request to the Companion Quick Quote desk at [LibertyQQ@protective.com](mailto:LibertyQQ@protective.com).

### 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

# 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 <sup>1</sup>	●	●
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 – Canadian and Mexican professionals under USMCA TD – Dependents of TN visa holders under USMCA		
Copy of visa	●	●
Copy of passport	●	●
Complete copy of U.S. Trust (if applicable)		●

<sup>1</sup>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](mailto:resourcecenter@protective.com)  
Phone: 800-866-6410, option 1

Mailing address  
P. O. Box 830619  
Birmingham, AL 35283-0619

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Investment and insurance products are:

- Not FDIC insured
- Not insured by any federal government agency
- Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

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