

Making it Easier to Apply for Lifelong Coverage

Some life insurance policies require lengthy application processes and medical exams — causing delays in getting your family the protection they need. But there is a simpler way.

The Protective Series Simplified Issue Whole Life product is a quick and easy way to apply for up to \$100,000 in lifelong insurance coverage. In place of a medical exam, simplified issue allows you to apply for coverage by answering a few medical questions over the phone. No in-person meetings or doctor's appointments required.



**NO MEDICAL
EXAM**



**NO IN-PERSON
MEETINGS**



**QUICK ACCESS
TO COVERAGE**

And once you're approved, you'll have access to all the benefits that Protective Series Simplified Issue Whole Life has to offer, including:

- Income tax-free death benefit guaranteed for life
- Guaranteed level premiums
- Guaranteed cash value accumulation
- Optional riders and add-on benefits — including the Guaranteed Insurability rider to purchase additional coverage in the future with no evidence of insurability

Talk to your insurance professional about protecting your family's financial future with this solution.



protective.com

Protective is a registered trademark of Protective Life Insurance Company. Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Brentwood, TN, and PLAIC is located in Birmingham, AL.

Protective Series Whole Life (ICC13-WL04) is a non-participating whole life policy issued by PLICO in all states except New York where it is issued under (WL-04-NY 7-13) by PLAIC. Policy form numbers, product features and availability may vary by state. Consult policies 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.

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value