

## **Acceptable forms of money**

3rt.party checks/endorsed checks/ unassociated personal or company checks         May be accepted if we can determine/ substantiate association and/or relationship potherwise, will be returned.         Questionable or debatable situations should be elevated to management for relevant and designed contents.           Agent/BGA/agency checks or wire transfers         Not accepted         Return           Broker-Dealer/bank checks         Accepted with criteria         Memo field of check should include: "From the account of (source of funds)"           Cash         Not accepted         Return           Cashier's checks/official checks/ certified checks         Accepted with criteria         Memo field of check should include: "From the account of (source of funds)"           Convenience checks (a.k.a. credit card checks)         Not accepted         Return           Counter checks         Counter checks are encoded with the bank's routing number and the account number, but not the check number.         Return           Doing Business As (DBA)/ For the Benefit Of (FBO) checks         Accepted with criteria         If owner/payor is not identifiable or relationship is not substantiated, return           Escrow account checks         Accepted, if insured/owner/payor is verified         relationship is not substantiated, return           Money orders         Not accepted         —           Money orders         Not accepted         —           Starter checks         Accepted, if the bank verifies (	Form of money	Accepted/Not accepted	Action
Broker-Dealer/bank checks  Accepted with criteria  Accepted with criteria  Return  Cashier's checks/official checks/ certified checks  Accepted with criteria  Not accepted  Not accepted  Counter checks (a.k.a. credit card checks)  Counter checks are encoded with the bank's routing number and the account number, but not the check number.  Doing Business As (DBA)/ For the Benefit Of (FBO) checks  Accepted with criteria  Escrow account checks  Accepted, if insured/owner/payor is verified  Money market account checks  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Return  Accepted  Return  Accepted  Return  Accepted if the bank verifies (verbally or written of bank verifying account and account holder. if not, escalate to bank manager for life to check or within 3 days from check	unassociated personal or	substantiate association and/or relationship;	be elevated to management for review and decision. Checks will be returned in situations where either the association or
Broker-Dealer/bank checks       Accepted with criteria       "From the account of [source of funds]"       [source of funds]"         Cash       Not accepted       Return         Cashier's checks/official checks/ certified checks       Accepted with criteria       Memo field of check should include: "From the account of [source of funds]"         Convenience checks (a.k.a. credit card checks)       Not accepted       Return         Counter checks       Counter checks are encoded with the bank's routing number and the account number, but not the check number.       If owner/payor is not identifiable or relationship is not substantiated, return         Doing Business As (DBA)/ For the Benefit Of (FBO) checks       Accepted with criteria       If owner/payor is not identifiable or relationship is not substantiated, return         Escrow account checks       Accepted, if insured/owner/payor is verified       If insured/owner/payor is not verified, return         International checks       Not accepted       —         Money market account checks       Accepted       —         Money orders       Not accepted       Return         Starter checks       Accepted, if the bank verifies (verbally or written) the account holder is not received either with the check or within 3 days from check	Agent/BGA/agency checks or wire transfers	Not accepted	Return
Cashier's checks/official checks/ certified checks  Convenience checks (a.k.a. credit card checks)  Not accepted  Counter checks  Counter checks  Counter checks  Counter checks are encoded with the bank's routing number and the account number, but not the check number.  Doing Business As (DBA)/ For the Benefit Of (FBO) checks  Escrow account checks  Accepted with criteria  Accepted, if insured/owner/payor is verified verified, return  Money market account checks  Accepted  Not accepted  Accepted  Accepted  Accepted  Accepted  Accepted  For the Benefit Of (FBO) checks  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Feltimational checks  Accepted  Accepted  Accepted  Feltimational checks  Feltimational checks  Accepted  Feltimational checks  F	Broker-Dealer/bank checks	Accepted with criteria	"From the account of [source
Convenience checks (a.k.a. credit card checks)  Counter checks  Counter checks  Counter checks  Counter checks are encoded with the bank's routing number and the account number, but not the check number.  Doing Business As (DBA)/ For the Benefit Of (FBO) checks  Escrow account checks  Accepted, if insured/owner/payor is verified  International checks  Not accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  If insured/owner/payor is not identifiable or relationship is not substantiated, return  International checks  Not accepted  Accepted  Accepted  Accepted  Accepted  Accepted  If insured/owner/payor is verified  Return  Money market account checks  Accepted  Accepted  Accepted  Accepted  If letter from bank verifying account and account holder. If not, escalate to bank manager for	Cash	Not accepted	Return
Counter checks  Counter checks are encoded with the bank's routing number and the account number, but not the check number.  Doing Business As (DBA)/For the Benefit Of (FBO) checks  Escrow account checks  Accepted, if insured/owner/payor is verified International checks  Not accepted  Not accepted  Accepted  Accepted  Not accepted  Return  Money market account checks  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  If insured/owner/payor is not vuerified, return  Return  Money market account checks  Accepted  Accepted  Accepted  If letter from bank verifying account and account holder is not received either with the check or within 3 days from check		Accepted with criteria	"From the account of [source
Counter checksCounter checks are encoded with the bank's routing number and the account number, but not the check number.ReturnDoing Business As (DBA)/ For the Benefit Of (FBO) checksAccepted with criteriaIf owner/payor is not identifiable or relationship is not substantiated, returnEscrow account checksAccepted, if insured/owner/payor is verifiedIf insured/owner/payor is not verified, returnInternational checksNot acceptedReturnMoney market account checksAccepted—Money ordersNot acceptedReturnStarter checksAccepted, if the bank verifies (verbally or written) the account and the account holder. If not, escalate to bank manager forIf letter from bank verifying account and account holder is not received either with the check or within 3 days from check	Convenience checks (a.k.a. credit card checks)	Not accepted	Return
For the Benefit Of (FBO) checks  Rescrow account checks  Accepted, if insured/owner/payor is verified International checks  Not accepted  Money market account checks  Accepted  Accepted  Accepted  Accepted  Accepted  Accepted  Return  Money orders  Not accepted  Return  Return  If letter from bank verifying account and account holder. If not, escalate to bank manager for  If letter from bank verifiers not received either with the check or within 3 days from check	Counter checks	Counter checks are encoded with the bank's routing number and the account number, but	Return
International checks  Not accepted  Accepted  Return  Money market account checks  Accepted  Not accepted  Accepted  Accepted  Not accepted  Return  Money orders  Not accepted  Return  If letter from bank verifying account and account holder. If not, escalate to bank manager for  If letter from bank verifying account and account holder is not received either with the check or within 3 days from check		Accepted with criteria	
Money market account checks  Accepted  Not accepted  Return  Starter checks  Accepted, if the bank verifies (verbally or written) the account and the account holder. If not, escalate to bank manager for  If letter from bank verifying account and account holder is not received either with the check or within 3 days from check	Escrow account checks	Accepted, if insured/owner/payor is verified	
Money orders  Not accepted Accepted, if the bank verifies (verbally or written) the account and the account holder. If not, escalate to bank manager for  Return  If letter from bank verifying account and account holder is not received either with the check or within 3 days from check	International checks	Not accepted	Return
Accepted, if the bank verifies (verbally or Starter checks written) the account and the account holder. If not, escalate to bank manager for If letter from bank verifying account and account holder is not received either with the check or within 3 days from check	Money market account checks	Accepted	-
Starter checks written) the account and the account holder. account holder is not received either with If not, escalate to bank manager for the check or within 3 days from check	Money orders	Not accepted	Return
	Starter checks	written) the account and the account holder.	account holder is not received either with
Traveler's checks Not accepted Return	Traveler's checks	Not accepted	Return
Trust/trustee checks  Accepted, if policyowner's trust info is verified  If policyowner's trust info is not verified, return	Trust/trustee checks		

Note: All checks are reviewed for a 6-month date. Post-dated checks are NOT accepted. Checks dated over 180 days (6 months) will be returned.

Returned funds (check, money orders, etc.) are returned via FedEx or UPS 2nd Day with tracking number.

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