

PLUS: Protective Life Underwriting Solution

ENHANCED EZ-APP

PLUS

TELELIFE

ELECTRONIC POLICY DELIVERY

E-SIGNATURE

One size doesn't fit all when it comes to underwriting.

PLUS is designed to underwrite Protective® Classic Choice term or Protective® Custom Choice UL (10-30) applicants with the least amount of invasive requirements possible. Using advanced analytics, our flexible solution customizes the experience for each applicant based on their individual circumstances.

KEY BENEFITS OF PLUS:

- Fluids may not be required
 - APSs may not be required
 - All cases facilitated via Protective's automated underwriting platform optimizing speed to issue
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How our process works

- Within 24 hours of the application being submitted, your client will receive a call to complete their TeleLife interview. At the beginning of the interview, your client will be prompted to provide HIPAA and CRA authorization.
- During the TeleLife interview, PLUS gathers the required data. Along with the application disclosures, PLUS uses the data to determine the underwriting requirements and the best available class for the applicant.
- Application package sent out for signature.
- At the end of the TeleLife interview, you can expect your client to follow one of these paths:
 1. Your client is offered coverage on an accelerated underwriting basis, eliminating the need for exam and labs, and the policy is ready to be issued.
 2. Your client will continue on the traditional (non-accelerated) underwriting path and will require exam, fluids, labs and/or medical records to ensure accurate underwriting.

Some clients may appear to be eligible for an accelerated underwriting offer, but will still be required to complete the exam and labs. The need for exam and labs could be from the underwriting data gathered (for example, prescription drug reports), a disclosure by the applicant, a combination of factors, or they could be randomly held out of accelerated underwriting by PLUS. Even if your client does not get an accelerated underwriting offer, they could still qualify for the best class through exam and labs underwriting.

Accelerated underwriting cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information gathered via accelerated underwriting cases may be reviewed and addressed with your client if we discover any material differences.

The checklist below will help you determine if your client may qualify for the accelerated process through PLUS, possibly eliminating the need for fluids and APS.

Ages and Face Amounts

- Ages 18-45: \$100,000 – \$1,000,000
- Ages 46-60: \$100,000 – \$500,000

Current Health

- Height and weight within the recommended limits.
- No major medical condition(s). See list on following page.
- Blood pressure less than 140/90.
- Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.

Health/Family History

- No natural parent or sibling death prior to age 60 from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate.
- No tobacco use within the past 60 months for Select Preferred.
- No tobacco use within the past 24 months for Preferred.

Insurance History

- Approved at Preferred or Select Preferred if previously underwritten by Protective.
- No prior informal request to Protective within the last 24 months.
- No life, health or disability insurance has been rated, declined or postponed.

Personal and Lifestyle History

- U.S. citizen or permanent resident with no travel to hazardous locations.
- Not currently receiving a pension or payment because of injury, sickness or disability.
- No bankruptcy in the past ten years.
- No DUIs or reckless driving within five years, or more than two moving violations in the past three years.
- Not charged with, awaiting a trial for, or convicted of a felony.
- Have not engaged in any of the following activities in the past two years or do not plan to engage in them in the next two years: Hang Gliding, Mountain Climbing, Sky Diving, Parachuting, or Private Aviation.

Healthy Build Chart

Eligible applicants must fall within the following height/weight limits.

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

Major Medical Conditions

(the following conditions can make an applicant ineligible for the accelerated underwriting path in PLUS)

- Alcohol abuse and/or treatment
- Drug abuse and/or treatment
- AIDS (Acquired Immune Deficiency Syndrome)
- Disorder of the immune system
- Rheumatoid Arthritis (RA)
- SLE/Lupus
- Epilepsy, seizures, paralysis, or mental or nervous disorder or depression
- Disorder of the muscles including muscular dystrophy, ALS (amyotrophic lateral sclerosis), multiple sclerosis, motor neuron disease
- Parkinson's Disease
- Bipolar Disorder
- Suicidal thoughts
- ADD/ADHD
- Anorexia/Bulimia
- Weight Loss Surgery such as Gastric Bypass or Sleeve or Lap Band Surgery
- Coronary artery disease, carotid disease, heart attack, stroke, heart or other circulatory system surgery
- Atrial Fibrillation
- Peripheral Artery Disease (PAD/Peripheral Vascular Disease (PVD))
- Stroke/Transient Ischemic Attack (TIA)
- Hypertension (diagnosed within past year)
- Melanoma
- Cancer or malignant tumor including lymphoma or leukemia (exceptions: Basal Cell and Squamous Cell Carcinomas)
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Asthma
- Sarcoidosis
- Sleep Apnea
- Barrett's Esophagus, Hepatitis, Crohn's Disease, intestinal bleeding, chronic diarrhea or Ulcerative Colitis (UC) or other disorder of the liver
- Diabetes/Gestational Diabetes or hyper-thyroid or other endocrine disorder
- Kidney disease or disorder of the kidney

For more information, please contact the Protective Life Sales Desk at **877.778.3500, option 1.**

Clients who do not fit all eligibility requirements may need to submit additional information like a paramedical exam, or other labs or medical records. Protective will randomly hold out a small percentage of applicants who would otherwise qualify for accelerated underwriting and we will require an exam, fluids, labs and medical records for those applicants.

Protective Classic Choice Term, policy form number ICC16-TL21, and state variations thereof, is a level death benefit term life insurance policy to age 90 and Protective Custom Choice UL (UL-22) a universal life insurance policy are both issued by Protective Life Insurance Company, Birmingham, AL. 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.

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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	