



Protective 

## PRO CREDIT

Standard-to-preferred underwriting program

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# Pro credit standard-to-preferred underwriting program

Protective's pro credit standard-to-preferred underwriting program can improve an underwriting decision by one class (standard to preferred) for qualified applicants.

If one adverse finding is discovered (for blood pressure, build, cholesterol, cholesterol/HDL ratio or family history) and the other four remain excellent, our underwriters will upgrade the rate class from standard to preferred. This applies to all fully underwritten products at any face amount — even cases over our retention.

How it works	IF the applicant otherwise qualifies for preferred; but is standard non-tobacco due to ONLY ONE of the following risk factors:	AND the remaining risk factors meet the following parameters, the applicant can be upgraded to preferred:
<b>Blood pressure</b>	No treatment for hypertension or blood pressure within the following limits: Ages 18-59: BP average $\leq$ 145/90 Ages 60-70: BP average $\leq$ 155/90 Ages 70+: BP average $\leq$ 165/95	Blood pressure $\leq$ 120/80
<b>Build</b>	Build up to 15 pounds over the published Preferred build limit.	Build is within published select preferred rate class.
<b>Cholesterol</b>	Total cholesterol $\leq$ 285	Total cholesterol $\leq$ 220
	Cholesterol/HDL ratio $\leq$ 6.0	Cholesterol/HDL ratio $\leq$ 4.0
<b>Family history</b>	Family history of coronary death in no more than one family member, age 50-59.	No family history of coronary artery disease prior to age 70.



## Case examples

### Build

#### Joe | age 48 | \$5,000,000 Protective term plan

Joe is a busy executive who travels a lot and doesn't have time to diet and exercise as much as he'd like. He's gained some weight over the last few years and is 6'0" and 235 pounds. Joe is over our published limit for Preferred; but has good blood pressure, cholesterol, cholesterol/HDL ratio and family history. **As a result, we upgraded Joe to Preferred.**



### Family history

#### Mark | age 55 | \$2,500,000 Protective universal life plan

Mark is married with two children. His father died young from a heart attack when Mark was in grade school, so he's always paid close attention to his health. He eats right and maintains a healthy lifestyle — excellent blood pressure, build, cholesterol, and cholesterol/HDL ratio. **Even with Mark's family history of an early coronary death, we applied our pro credit standard-to-preferred underwriting program to improve Mark to Preferred.**





## We're Protective

Protective offers protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 115 years, delivering on our promises and pushing to do more for more people.

**Because we're all protectors.**

## protective.com

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