

Protective ന്റ

PRO CREDIT

Standard-to-preferred underwriting program

Protective refers to Protective Life Insurance Company.

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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.

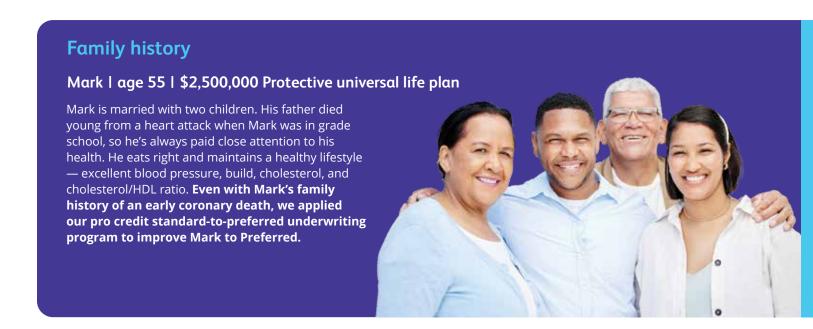
If one adverse finding is discovered (for blood pressure, build, cholesterol, cholesterol/HDL ratio or family history) and the other four remain excellent, our underwriters will upgrade the rate class from standard to preferred. This applies to all fully underwritten products at any face amount — even 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:
Blood pressure	No treatment for hypertension or blood pressure within the following limits: Ages 18-59: BP average ≤ 145/90 Ages 60-70: BP average ≤ 155/90 Ages 70+: BP average ≤ 165/95	Blood pressure ≤ 120/80
Build	Build up to 15 pounds over the published Preferred build limit.	Build is within published select preferred rate class.
Cholesterol	Total cholesterol ≤ 285	Total cholesterol ≤ 220
	Cholesterol/HDL ratio ≤ 6.0	Cholesterol/HDL ratio ≤ 4.0
Family history	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 I age 48 I \$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.





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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All products issued by PLICO, located in Nashville, TN. 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. All payments and all guarantees are subject to the claims-paying ability of PLICO.

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not a Deposit

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