

ENHANCED
EZ-APP

PLUS

TELELIFE

ELECTRONIC
POLICY DELIVERY

E-SIGNATURE

How PLUS Works

Optimize Speed to Issue

PLUS, Protective Life Underwriting Solution, is designed to underwrite applicants with the least amount of invasive requirements possible—giving them the potential to qualify for accelerated underwriting.



Who is Eligible for Accelerated Underwriting Under PLUS?

Your clients may qualify for accelerated underwriting when they meet eligibility requirements with their general health, lifestyle and personal characteristics, which include:

- Ages and face amounts:
 - Ages 18 – 45: \$100,000 – \$1,000,000
 - Ages 46 – 60: \$100,000 – \$500,000
- Protective® Classic Choice Term and Protective Custom Choice ULSM applicants
- Healthy build
- No major medical conditions
- Family history with no natural parent or sibling death from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate prior to age 60.
- Healthy blood pressure (stated less than 140/90).
- Total cholesterol is less than 275, and cholesterol/HDL ratio is less than 5.5.
- No history of bankruptcy in the past ten years.
- No history of DUI 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.

See our full eligibility checklist on www.myprotective.com for full details.

Additional information on next page.

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Additional information may be needed

Clients who do not fit all eligibility requirements for accelerated underwriting through PLUS may need to submit additional information like a paramedical exam, 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.

Let's deliver on our promises. Together.

Life insurance products are issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy 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.



www.myprotective.com

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