

Protective Life Insurance Company
2801 Highway 280 South
Birmingham, AL 35223
800.333.3418



Field Management Communication

Date: January 21, 2010
To: Regional Sales Managers
Regional Sales Directors
From: Steve Mac Donald, Vice President and Chief Underwriter
Subject: Children's Term Rider Underwriting Procedures

Effective January 25, 2010 underwriting is required for the Children's Term Rider. In order to ensure efficient processing, please review the basic underwriting procedures applicable when requesting a Children's Term Rider on a new or existing policy.

Protective Life Insurance Company requires underwriting for New Business applications and Policy Revision submissions requesting the Children's Term Rider. To complete the underwriting process a completed Part 1A- Non-medical is required for all children that will be covered by the rider.

To further clarify, underwriting **will be** required on Policy Revision requests to add the Children's Term Rider to an existing policy. The underwriting procedure **does not** require an Attending Physician Statement and the decision to underwrite is based on the medical history provided within section Part 1A of the application.

Underwriting **will not be** required when adding additional children to an existing Children's Term Rider.

Please note, the Children's Term Rider can be added prior to the birth of a child. Also, the rider is acceptable if the base policy is rated no higher than Table 4 and the child is rated no higher than a Table 2.

For more information call the Protective Life Sales Support Hotline at (800) 333-3418, extension 2124.

Protective Centennial G II ULSM, Protective Centennial G II Plus UL, and Protective ProClassic UL, policy form UL-15 and state variations thereof, are flexible premium universal life insurance policies issued by Protective Life Insurance Company 2801 Highway 280 South, Birmingham, Alabama 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Policy is subject to underwriting, and up to a two-year contestable and suicide period. Policies may not be available in all states. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. Children's Term Rider (Form L502v2).