

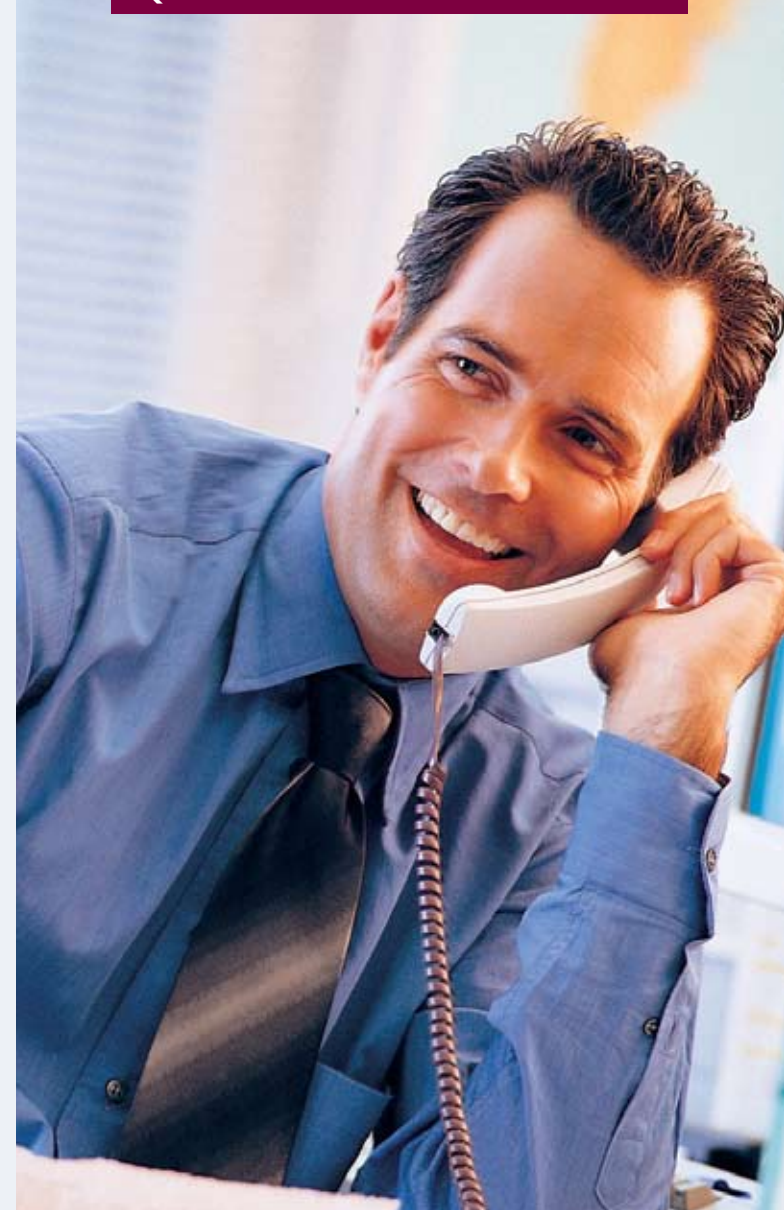
TeleLife® is a proven system and streamlined process for submitting life insurance applications. This innovative pre-application process is free to our producers and allows us to shorten the time from prospects to paycheck, all while helping minimize the amount of time you spend on paperwork and scheduling.

Protective Life Insurance Company was established on a profound belief in the American dream. Since 1907, Protective Life Insurance Company has remained true to its core beliefs: quality, serving people, and growth. This unwavering commitment to treating people the way we would like to be treated has been rewarded with stable, long-term relationships and growth. Today, Protective Life is one of the nation's leading insurance companies, proving the wisdom of our Company's vision: *Doing the right thing is smart business.*®

Protective Life Insurance Company has more than \$474 billion of coverage in force to date.* Protective Life has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA (Very Strong, 3rd highest of 21 ratings) from Standard & Poor's, AA- (Very Strong, 4th highest of 22 ratings) from Fitch, and Aa3 (Excellent, 4th highest of 21 ratings) from Moody's Investors Service.** Each of these independent rating agencies has assigned its rating based on a variety of factors including Protective Life Insurance Company's operating performance, asset quality, financial flexibility and capitalization.

* As of 12/31/07

** These ratings are current as of October 2008. For more current information, please visit www.protective.com.



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WHAT IS THE TELELIFE® PROCESS?

TeleLife Process Features & Benefits

- A cost-effective pre-application process with two easy ways to do business:
 - **Fax Entry:** A two page pre-application form available for print or download to complete and fax back (applicant's signature not required).
 - **Web Entry:** An online pre-application that can be found on the Producer Center Website for electronic submission.
- Enhances agent productivity
- Offers extended customer support hours
- No cost or fees to the agent
- A binding limit of \$1 million and age 80
- Most applicant interviews are completed within 5 days

The TeleLife Process At-A-Glance

- Agent pre-screens the applicant to help provide a more accurate initial quote.
- Agent completes the preliminary application and any applicable state required forms.
- Agent to collect initial premium whenever possible via bank draft or credit card (*Check our binding coverage guidelines before accepting*)
- Agent submits the pre-application via TeleLife Fax (*paper*) or Web Entry (*online*).
- Agent informs the applicant about the TeleLife interview process and make sure they understand the timing and purpose of the telephone interview.
- Agent provides the applicant with the TeleLife Applicant's Checklist and Consumer Guide.
- A Protective TeleLife representative conducts a phone interview with the applicant to complete the full life insurance application and any applicable state required forms.
- An average interview with a Protective TeleLife representative takes approximately 20 minutes. During this time all necessary requirements are ordered and the paramed appointment is arranged with the client. (*Do not schedule the paramedical exam for the applicant.*)

- The TeleLife representative completes the full life insurance application, along with any necessary state forms and premium option forms, prints and ships the application package via Priority Mail directly to the customer.
- The examiner obtains specimens during the appointment and overnights them, along with the application packet, to the lab. Results and paperwork are then forwarded to the Underwriting department.
- Once the policy is approved, the agent delivers the policy to the client and collects any delivery requirements.

TeleLife Web Entry Guided Process

- Go to **www.protectiveproducer.com** and login.
- Choose TeleLife on the left menu bar.
- Select “Click Here to Get Started with the Web Entry”.
- Pick the product for your client from the left menu bar.
- Complete the prompted information to determine your quote.
- Decide on the Rate Guarantee and Rate Class for your client and click “Apply”.
- Review the Conditions for a Paper Application section to ensure you should continue with the TeleLife Web Entry process. If so, press the “Click here to continue” button.
- Complete all of the information.
- Utilize the pre-submission review to edit any in-correct information.
- Affix your electronic signature.

TeleLife Fax Entry Guided Process

- Go to **www.protectiveproducer.com** and login.
- Choose TeleLife on the left menu bar.
- Review the Conditions for a Paper Application section to ensure you should continue with the TeleLife Fax Entry process.
- Select “Click Here to Get Started with the Fax Pre-Application”.

- Pick the state to access the TeleLife Fax pre-application package for download.
- Complete the pre-application for your client on the phone or in person.
- Applicant's signature is not required, however signatures obtained up-front help to ensure the applicant is truly interested in pursuing the coverage.
- Verify accuracy and completeness of the Fax Pre-Application, and obtain signatures when possible.
- Fax Pre-Application with a coversheet to the **Protective TeleLife Processing Center at 1-888-615-9619**. (*Please note: You should receive a fax confirmation upon receipt of the Fax Pre-Application within 24 hours.*)

Note: With the TeleLife Process, all paper pre-applications must be sent to the Protective TeleLife Processing Center in Elgin, IL as indicated. Do not send Fax Pre-Applications to any other Protective Life office location as it will significantly delay processing time.

Protective TeleLife Processing Center Contact Information

Phone Number: (888) 800-6608

Fax Number: (888) 615-9619

Email Address: telelif@protective.com

Homepage: www.protectiveproducer.com
(*pending life business access
24 hours a day*)

Address: Protective TeleLife
Processing Center
1707 Randall Road, Suite 310
Elgin, IL 60123-9409

Hours of Operation: M – F 7:00 a.m. – 11:00 p.m. CT
Sat. 9:00 a.m. – 2:00 p.m. CT