

UNDERWRITING GUIDE

Protective Life Insurance Company
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Independent Agent Distribution (IAD)

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& Criteria
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- Exam One (preferred vendor)
- American Para-Professional Systems (A.P.P.S.)
- Portamedic
- Examination Management Services, Inc. (E.M.S.I.)
- Superior Mobile Medics

Use of approved PARA-MEDICAL FACILITIES helps avoid requests for repeat exams or chargebacks. The maximum Company payment for any exam is the customary charge by our para-medical providers. The Company will not pay for tests or requirements that we do not request, or for any test or requirements where we do not have a signed Protective life application.

Please note that if the TeleLife process is used, the paramedical examination will be ordered by TeleLife.

Physician Information

Name, address, and phone number of personal physician(s) will expedite underwriting. Attending physician statement may be required.

NON-MEDICAL and MEDICAL REQUIREMENTS are determined by total “inforce” and “applied for” insurance with Protective Life, West Coast Life, and any Protective subsidiary.

IMPORTANT: Select Preferred, Preferred, and Preferred Tobacco risk applications require PM, HOS, and full BP in addition to other requirements.

Abbreviation	Description (all ordered from field unless otherwise noted)
BP	Blood Profile
EKG	Electrocardiogram
HOS	Home Office Specimen
MD	Medical Exam
NMD	Non-Medical Declaration in Application
PM	ParaMed
TEKG	Treadmill Electrocardiogram
AQ*	Activities Questionnaire
LDCT*	Landmark Drawing Copy Test
hsCRP*	High Sensitivity C-Reactive Protein
NT-ProBNP*	N-Terminal Pro-B Type Natriuretic Peptide

* AQ, LDCT, hsCRP and NT-ProBNP are special requirements for ages 71 and above. The AQ and LDCT are secured by the insurance examiner. The hsCRP and the NT-ProBNP are additional blood tests that will be run by the insurance lab.

RIDER UNDERWRITING REQUIREMENT CALCULATION

Rider	Percentage to multiply by Rider Benefit to Determine Requirements
Accidental Death Benefit Rider	N/A
Covered Insured Rider-base insured ¹	100%
Covered Insured Rider-base insured ²	100%
Children's Term Rider ²	100%
Disability Benefit Rider	N/A
Enhanced Cash Surrender Value Rider	N/A
Estate Benefit Rider ¹	100%
Guaranteed Insurability Rider–Survivor Choice ^{1,4}	50%
Guaranteed Insurability Rider–Variable Option within 10 years ^{1,3,4}	50%
Guaranteed Insurability Rider–Variable Option more than 10 years ^{1,3,4}	10%
Protected Insurability Rider ^{1,4}	50%
Return of Substandard Charges Option (ROSCO) Rider	N/A
Waiver of Premium Rider	N/A
Estate Protection Endorsement	122%

- 1) If the rider insured is the base insured, the adjusted rider benefit is added to the base face amount to determine the requirements.
- 2) If the rider insured is another individual (*spouse or child*), the adjusted rider benefit is used for the requirements table.
- 3) First GIR-VO option date determines the percentage to use for all GIR-VO dates.
- 4) GIR and PIR benefit amount is the total for all option dates.

REQUIREMENTS - UL, VUL & SUL PRODUCTS ONLY (EXCLUDES SPWL & SPVUL)

	AGES NEAREST BIRTHDAY	AGES 0-15	AGES 16-35	AGES 36-40	AGES 41-50	AGES 51-60	AGES 61-70	AGES 71 AND UP	
FACE AMOUNT	\$0 to \$49,999	NMD	NMD HOS	NMD HOS	NMD HOS	PM HOS	PM HOS	PM BP LDCT	HOS AQ
	\$50,000 to \$99,999	NMD	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AQ
	\$100,000 to \$150,000	NMD	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AQ
	\$150,001 to \$250,000	NMD	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM BP AQ	HOS EKG LDCT
	\$250,001 to \$500,000	NMD HOS	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM BP AQ	HOS EKG LDCT
	\$500,001 to \$1,000,000	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AQ	HOS EKG LDCT
	\$1,000,001 to \$2,000,000	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD BP AQ	HOS EKG LDCT
	\$2,000,001 to \$3,000,000	MD HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD BP AQ	HOS EKG* LDCT
	\$3,000,001 to \$5,000,000	MD HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD BP AQ	HOS EKG* LDCT
	\$5,000,001 to \$10,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD BP AQ	HOS EKG* LDCT
	\$10,000,001 to \$20,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG ² TEKG ¹	MD BP AQ	HOS EKG* LDCT
	\$20,000,001 and up	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP TEKG	MD BP AQ	HOS EKG* LDCT

¹ Single life cases only

² Survivorship cases only

* Treadmill EKG may be requested by Home Office

Motor Vehicle Reports (MVR(s)) are required at ages 20 - 29 and over age 70 for all face amounts. All other ages, MVRs are required at \$500,000 and above. Inspection Report required for \$1,000,000 and above. At \$5,000,000 and above third party financials are required.

Underwriting Requirements are current as of August 2009 and are subject to change. Does not include Worksite products or Critical Illness.

REQUIREMENTS - TERM PRODUCTS ONLY

	AGES NEAREST BIRTHDAY	AGES 0-15	AGES 16-35	AGES 36-40	AGES 41-50	AGES 51-60	AGES 61-70	AGES 71 AND UP
FACE AMOUNT	\$0 to \$49,999	NMD	NMD HOS	NMD HOS	NMD HOS	PM HOS	PM HOS	PM BP LDCT HOS AQ
	\$50,000 to \$99,999	NMD	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT HOS AQ
	\$100,000 to \$150,000	NMD	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT HOS AQ
	\$150,001 to \$250,000	NMD	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM BP AQ HOS EKG LDCT
	\$250,001 to \$500,000	NMD HOS	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM BP AQ HOS EKG LDCT
	\$500,001 to \$1,000,000	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AQ HOS EKG LDCT
	\$1,000,001 to \$2,000,000	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD BP AQ HOS EKG LDCT
	\$2,000,001 to \$3,000,000	MD HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD BP AQ HOS EKG** LDCT
	\$3,000,001 to \$5,000,000	MD HOS BP	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD BP AQ HOS EKG** LDCT
	\$5,000,001 to \$10,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP TEKG*	MD HOS BP TEKG*	MD BP AQ HOS EKG** LDCT
	\$10,000,001 to \$20,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP TEKG	MD HOS BP TEKG	MD BP AQ HOS EKG** LDCT
\$20,000,001 and up	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP TEKG	MD HOS BP TEKG	MD BP AQ HOS EKG** LDCT	

* For single life cases ages 51-70, amounts \$5,000,001 to \$10,000,000, Treadmill EKG is required. For survivorship cases ages 51-70, amounts \$5,000,001 to \$10,000,000, EKG is required.

** Treadmill EKG may be requested by the Home Office

Motor Vehicle Reports (MVR(s)) are required at ages 20 - 29 and over age 70 for all face amounts. All other ages, MVRs are required at \$500,000 and above. Inspection Report required for \$1,000,000 and above. At \$5,000,000 and above third party financials are required.

Underwriting Requirements are current as of August 2009 and are subject to change. Does not include Worksite products or Critical Illness.

Select Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use for the past 5 years (<i>urine nicotine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60
Cholesterol	Total Cholesterol not greater than 220, including treated cholesterol and Cholesterol/HDL Ratio is 5.0 or less. If Cholesterol/HDL Ratio is 3.5 or lower, Total Cholesterol of 230 is acceptable.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence. Required minimum residency of at least 1 year.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	119	5-5	161
4-9	124	5-6	167
4-10	128	5-7	171
4-11	133	5-8	177
5-0	137	5-9	182
5-1	142	5-10	187
5-2	147	5-11	192
5-3	152	6-0	198
5-4	157	6-1	204

Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind during the last 12 months (<i>urine nicotine negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 250, including treated cholesterol and Cholesterol/HDL Ratio is 6.0 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation (UL, VUL & SUL)	Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27-65 • 400 solo hours • 26-200 hours annually • Flying in the US and Canada Only • Possesses IFR or ATR • Clean MVR • No abnormal liver function tests Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation (Term Only)	Not a private pilot or participant in aviation activities. Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence. Required minimum residency of at least 1 year.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	136	5-6	185
4-9	141	5-7	190
4-10	146	5-8	195
4-11	151	5-9	200
5-0	156	5-10	205
5-1	160	5-11	211
5-2	165	6-0	217
5-3	170	6-1	224
5-4	175	6-2	233
5-5	178	6-3	238

Select Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (<i>urine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. No history of treatment for all term products; treatment okay for all UL products.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence. Required minimum residency of at least 1 year.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-8	98	128	5-9	147	195
4-9	101	133	5-10	152	201
4-10	104	138	5-11	156	206
4-11	108	143	6-0	160	212
5-0	112	148	6-1	165	218
5-1	115	153	6-2	170	224
5-2	119	158	6-3	174	230
5-3	123	163	6-4	179	237
5-4	127	168	6-5	184	244
5-5	131	173	6-6	189	250
5-6	135	178	6-7	194	256
5-7	139	184	6-8	199	263
5-8	143	190	6-9	204	270

Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine use of any kind during the last 12 months (<i>urine nicotine negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 160/95.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 300 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.0.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence. Required minimum residency of at least 1 year.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-8	89	146	5-9	134	222
4-9	92	152	5-10	138	229
4-10	95	157	5-11	142	236
4-11	98	162	6-0	146	242
5-0	102	168	6-1	150	249
5-1	105	174	6-2	154	256
5-2	108	180	6-3	158	262
5-3	112	185	6-4	162	270
5-4	115	191	6-5	167	277
5-5	119	197	6-6	172	284
5-6	123	203	6-7	176	292
5-7	127	209	6-8	180	299
5-8	130	216	6-9	185	306

This crediting program allows consideration for a preferred non-tobacco rate classification when an applicant is disqualified due solely to only one of the following cardiovascular risk factors:

- blood pressure
- build
- total cholesterol
- cholesterol/HDL ratio
- family history (*heart disease*)

Eligibility for this upgrade will depend on the extent of the single deviation as well as the remaining cardiovascular risk factors.

This program applies only to new business cases.

Guaranteed Insurability Rider and Protected Insurability Rider are not allowed with this program.

ATTENDING PHYSICIAN'S STATEMENT GUIDELINES

Order an APS (*Attending Physician's Statement*) if the proposed insured has been seen by a health care professional within the time frame indicated below.

Age	\$500,000 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and up
0-39	3 months	6 months	1 year	Any
40-49	6 months	6 months	1 year	Any
50-60	1 year	2 years	2 years	Any
61+	Any	Any	Any	Any

Please note that all proposed insureds over the age of 60 will require an APS, regardless of the amount, and must receive routine health care to be considered for insurance.

Generally at the younger ages, an APS is not required for routine OB/GYN checkups.

The single most important consideration for financial underwriting of any size case is knowing how the sale was made. If the sale makes sense to the Agent, then it will probably make sense to the Underwriter.

All of the information below is given only as a guideline. We depend heavily on the Agent to help us understand the purpose of the coverage.

The Writing Agent is a key source of information and usually the best source. Through the cover letter, he or she can provide an explanation of the method used to establish the requested face amount. The cover letter is also the perfect place to clarify any unusual aspects of the case.

If the case is complicated and other carriers are involved, the cover letter should clarify all coverage amounts in-force, applied for, and/or being replaced.

Copies of an estate planning analysis and available financial statements should accompany cases in which large amounts are requested or are already in-force. For business insurance, copies of an audited financial statement or even a less reliable, unaudited statement prepared by a CPA firm is of great help to the Underwriter. In some cases, these statements may be required depending upon the depth of the information the inspection company can develop. Certainly for very large amounts, a statement would be required.

Third Party Financials will be required on face amounts of \$5 million and up.

Personal Insurance

Ages	Income Multiples
20-35	20x
36-40	18x
41-45	16x
46-50	14x
51-55	12x
56-59	10x
60-64	8x
65 & over	6x