



Pro Credit

## Standard-to-Preferred Underwriting Program

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

For Financial Professional Use Only. Not for Use With Consumers.



## Pro Credit Standard-to-Preferred Underwriting Program

Protective Life'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 $\leq$ 145/90 Ages 60 – 70: BP average $\leq$ 155/90 Ages 60+: BP average $\leq$ 165/95	Blood pressure $\leq$ 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 $\leq$ 295	Total cholesterol $\leq$ 220
	Cholesterol/HDL ratio $\leq$ 6.0	Cholesterol/HDL ratio $\leq$ 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:

Cholesterol



### Mary

Age 65 | \$10,000,000 Protective Advantage Choice<sup>SM</sup> UL

Mary is in excellent health; but has a history of elevated cholesterol. Her last cholesterol reading was 293, and her doctor just increased the dosage on her cholesterol medicine. Despite her elevated cholesterol, Mary is in excellent health — good blood pressure, build, cholesterol/HDL ratio and family history. Using our Pro Credit Standard-to-Preferred Underwriting Program, **Mary qualifies for Preferred with Protective Life.**

Build



### Joe

Age 48 | \$5,000,000 Protective<sup>®</sup> Classic Choice Term

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.**

Family History



### Mark

Age 55 | \$2,500,000 Protective Indexed Choice<sup>SM</sup> UL

Mark is married with two children. His father died young from a heart attack when Mark was in grade school, so he's always paid close attention to his health. He eats right and maintains a healthy lifestyle — excellent blood pressure, build, cholesterol, and cholesterol/HDL ratio. **Even with Mark's family history of an early coronary death, we applied our Pro Credit Standard-to-Preferred Underwriting Program to improve Mark to Preferred.**

## The Protective Way

### Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make—and make sure we deliver on them. It's how we continue to build trust and relationships that last.

## Let's deliver on our promises. Together.

Protective Classic Choice Term (ICC16-TL21 / TL-21) is a term life insurance policy and Protective Custom Choice UL (UL-22) is a universal life insurance policy. Both policies are issued by Protective Life Insurance Company, Birmingham, AL. 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. In Montana, unisex rates apply. All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.

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