

Protective

UNDERWRITING GUIDE

Investment and insurance products are:
• Not FDIC insured • Not insured by any federal government agency • Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates • Subject to investment risks, including possible loss of the principal amount invested

Protective refers to Protective Life Insurance Company.

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

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Approved paramedical providers

APPS/Portamedic

800-727-2101 • appslive.com

ExamOne

877-933-9261 • examone.com

Only approved paramedical providers should be used when ordering exams for prospective clients. Exams completed by unapproved providers are not eligible for reimbursement, and may require a repeat examination by an approved provider. 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, formal application.

Physician information

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

Approved Attending Physician Statement vendors:

Parameds

718-575-2000 — parameds.com

Express Imaging Services

888-846-8804 — eiscallcenter.com

Jetstream APS

310-826-3759 — jetstreamaps.com

eNoah iSolutions

254-242-8399 — enoahisolution.com/medical-records-retrieval/

Protective

Underwriting requirements

Non-medical and medical requirements are determined by total "in-force" and "applied for" insurance with Protective Life, Protective Life and Annuity and any Protective subsidiary.

Abbreviation	Description (all ordered from field unless otherwise noted)
BP	Blood profile
EKG	Electrocardiogram
eIR[1]	Electronic inspection report
UA	Urinalysis
NMD	Non-Medical declaration—Requires completion of the Part 1A, supplemental application—medical declarations form ICC12-402.
PM	Paramedical exam
AODL[5]	Part II, supplemental underwriting application (Form ICC13-P226)
MCAS[1,5]	Minnesota cognitive acuity screen
NT-ProBNP[1]	N-Terminal pro-b type natriuretic peptide
TPF	Third-party financials
CFS	Confidential financial statement

Rider underwriting requirement calculation

Rider	Percentage to multiply by rider benefit to determine requirements
Accidental death benefit rider	n/a
Children's term rider[3]	100%
ExtendCare℠ accelerated death benefit rider[5]	n/a
Income provider option	Total payout amount
Lapse protection rider	n/a
Overloan protection rider	n/a
Protected insurability rider[2,4]	50%
Split option endorsement	n/a
Waiver of specified premium rider	n/a

[1] Requirement ordered by home office.

ExtendCare underwriting requirements (ages 65 and above)

- Part II, supplemental underwriting application (Form ICC13-P226) to be completed by the insurance medical examiner. Please note this will not be completed automatically for ages 65–70 and must be added to the exam order.
- Minnesota Cognitive Acuity Screen (MCAS), administered by Illumifin, will be ordered by the home office.

NT-ProBNP testing parameters

Applicants ages 51–60	$500,001+
Applicants ages 61+	All face amounts

Attending physician's statement guideline

An APS should be ordered for physical exams within the timeframes indicated below.

Age	$50,000 to $250,000	$250,001 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	None	None	3 months*	1 year*	Any
40-49	None	None	6 months*	1 year*	Any
50-60	1 month*	3 months*	1 year	2 years	Any
61+	Any	Any	Any	Any	Any

** Underwriting may not require an APS with sufficient digital health data (Rx, Medical Data, Clinical Labs)*

For ages 60 and below, an APS is generally not required for the following routine exams (as long as they are noted to be normal): employment, FAA, OB/GYN check-ups, pregnancy/delivery or school physicals.

Please note that an APS will be required for all proposed insureds over the age of 60, regardless of the face amount and the proposed insured must receive age-appropriate routine health care in order to be considered for coverage.

For all TeleLife® cases, the home office will order the APS.

[2] If the rider insured is on the base insured, the adjusted rider benefit is added to the base face amount to determine the requirements.

[3] If the rider insured is another individual (spouse or child), the adjusted rider benefit is used for the requirements table.

[4] PIR benefit amount is the total for all option dates.

[5] ExtendCare riders require AODL and MCAS at ages 65 and above, all amounts. AODL will not be completed automatically for ages 65-70 and must be added to the exam order.

Medical and financial underwriting requirements[1]

Face amount	Age nearest birthday						
	Ages 0-15	Ages 16-35	Ages 36-40	Ages 41-50	Ages 51-60	Ages 61-70[2]	Ages 71 and up
$0 to $49,999	NMD	PM MVR[3] UA	PM MVR[3] UA	PM MVR[3] UA	PM MVR[3] UA	PM MVR[3] UA	PM BP UA MVR[3] eIR[3] AODL MCAS[3]
$50,000 to $99,999	NMD	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3] eIR[3] AODL MCAS[3]
$100,000 to $150,000	NMD	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3] eIR[3] AODL MCAS[3]
$150,001 to $250,000	NMD	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA EKG MVR[3] eIR[3] AODL MCAS[3]
$250,001 to $500,000	NMD APS	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA EKG MVR[3] eIR[3] AODL MCAS[3]
$500,001 to $1,000,000	NMD APS	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA EKG MVR[3] eIR[3] AODL MCAS[3]
$1,000,001 to $2,000,000	NMD APS	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM UA BP eIR[3] MVR[3]	PM BP UA EKG MVR[3] eIR[3] AODL MCAS
$2,000,001 to $3,000,000	NMD APS	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM BP UA MVR[3]	PM UA BP eIR[3] MVR[3]	PM BP UA EKG MVR[3] eIR[3] AODL MCAS
$3,000,001 to $5,000,000	NMD APS	PM BP UA eIR[3] MVR[3]	PM BP UA eIR[3] MVR[3]	PM BP UA eIR[3] MVR[3]	PM BP UA eIR[3] MVR[3]	PM BP UA eIR[3] MVR[3]	PM BP UA EKG MVR[3] CFS MCAS[3] AODL eIR[3]
$5,000,001 to $10,000,000	NMD APS CFS TPF	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA EKG MVR[3] AODL MCAS[3] CFS eIR[3] TPF
$10,000,001 and up	NMD APS CFS TPF	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA MVR[3] CFS TPF eIR[3]	PM BP UA EKG MVR[3] CFS TPF eIR[3]	PM BP UA EKG MVR[3] CFS TPF eIR[3]	PM BP UA EKG MVR[3] AODL MCAS[3] CFS eIR[3] TPF

[1] Additional underwriting requirements may be requested by the home office. This may include an Rx database check, credit report, criminal record check or other information necessary to underwrite the risk.

[2] For clients aged 65-70 who add the ExtendCare Rider, the supplemental underwriting application (Form ICC13-P226) must be added to the exam order. Please see page 3 for more details.

[3] Requirement ordered by the home office.

Underwriting criteria through age 70

Select preferred guidelines

Nicotine	No nicotine use for the past 5 years (urine nicotine negative). 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	No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.
Family history	No death from cancer[1], 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	Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61-70. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 4.5 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 100 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. (including Puerto Rico) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4'7"	121	5'5"	169	6'3"	225
4'8"	125	5'6"	174	6'4"	231
4'9"	130	5'7"	179	6'5"	237
4'10"	134	5'8"	185	6'6"	243
4'11"	139	5'9"	190	6'7"	249
5'0"	144	5'10"	196	6'8"	256
5'1"	149	5'11"	201	6'9"	262
5'2"	153	6'0"	207	6'10"	268
5'3"	158	6'1"	213	6'11"	275
5'4"	164	6'2"	219		

[1] Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

Preferred guidelines

Nicotine	No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 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	No more than two moving violations in the last three years. No 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. Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
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	Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61-70. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 5.5 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 100 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Pilot and crew-members 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: • Ages 27-65 • 26-200 hours annually • Possesses IFR or ATR • No abnormal liver function tests • 400 solo hours • Flying in the US and Canada only • Clean MVR Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4'7"	130	5'5"	181	6'3"	241
4'8"	134	5'6"	186	6'4"	247
4'9"	139	5'7"	192	6'5"	254
4'10"	144	5'8"	198	6'6"	260
4'11"	149	5'9"	204	6'7"	267
5'0"	154	5'10"	210	6'8"	274
5'1"	159	5'11"	216	6'9"	281
5'2"	164	6'0"	222	6'10"	288
5'3"	170	6'1"	228	6'11"	295
5'4"	175	6'2"	234		

Underwriting criteria over age 70

Select preferred guidelines

Nicotine

No nicotine for 5 years (urine negative). 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

No more than one moving violation in the last three years.
No 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. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records or the APS.

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. (including Puerto Rico) or Canada or proof of permanent residence.

Build

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max
4'7"	95	125	5'10"	153	202
4'8"	98	129	5'11"	158	208
4'9"	102	134	6'0"	162	214
4'10"	105	139	6'1"	167	220
4'11"	109	143	6'2"	171	226
5'0"	113	148	6'3"	176	232
5'1"	116	153	6'4"	181	238
5'2"	120	158	6'5"	186	245
5'3"	124	163	6'6"	190	251
5'4"	128	169	6'7"	195	257
5'5"	132	174	6'8"	200	264
5'6"	136	180	6'9"	205	271
5'7"	140	185	6'10"	210	277
5'8"	145	191	6'11"	216	284
5'9"	149	196			

Preferred guidelines

Nicotine

No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 24 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

No more than two moving violations in the last three years.
No 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. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records or the APS.

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 5.5.

Aviation

Exclusions will be permitted for qualification, where jurisdiction approved.

Residence

Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

Build

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Weight		Height	Weight	
	Min.	Max.		Min.	Max
4'7"	86	133	5'10"	139	216
4'8"	89	138	5'11"	143	222
4'9"	92	143	6'0"	147	228
4'10"	96	148	6'1"	152	235
4'11"	99	153	6'2"	156	241
5'0"	102	159	6'3"	160	248
5'1"	106	164	6'4"	164	255
5'2"	109	169	6'5"	169	261
5'3"	113	175	6'6"	173	268
5'4"	117	180	6'7"	178	275
5'5"	120	186	6'8"	182	282
5'6"	124	192	6'9"	187	289
5'7"	128	198	6'10"	191	296
5'8"	132	204	6'11"	196	304
5'9"	135	210			

Financial underwriting

The purpose of the coverage should be included in a cover memo or stated in the remarks section of the application.

Personal coverage

- **Income replacement**—use the income multiples below to determine maximum face amount.
  - Verification of income may be required if the amount appears excessive in relationship to the overall financial picture.
  - Spouse/homemaker face amount is allowed up to a maximum of $5 million subject to adequate family income/net worth and income-generating spouse with matching coverage.

Ages	Income multiples
To age 40	30x
41-50	20x
51-60	15x
61-65	10x
66 and over	6x

- **Estate tax/liquidity**—traditional estate tax and liquidity planning sales
  - Third-party verification of assets and income required.
- **Asset maximization**—IRA maximization/legacy/asset and wealth transfer sales
  - The maximum total line with all companies is based on only the value of the investment assets (mutual funds, stock, bonds, IRA, cash, etc.) and value of equity in the personal residence. See underwriting guideline below.
  - The last quarterly statements for all investment assets should be included with the application along with a cover letter outlining the sales concept and purpose for the coverage.
- **Maximum face amount guidelines**
  - Asset value = investment assets + market value of personal residence
  - Asset value x 50% – in-force coverage = maximum face amount for asset maximization sales
- **Charitable sales**—the amount of coverage is generally based on a documented pattern of giving, but when there are significant investment assets, the asset maximization guidelines may apply as well.

Juvenile Coverage

- Maximum face amount is typically not more than $250,000*, and generally should not be more than the household income
- Insurance coverage should not be excessive in relation to family income and net worth
- All children within the family should be insured equally
- Both parents should be insured and have an amount of coverage significantly greater than the children (minimum at least twice the amount of coverage on the children)
- College student coverage is generally limited to $250,000 for undergraduate and from $500,000 to $1,000,000 range for Graduate and Professional Schools. Note that Federal Student loans are forgiven at death, so there shouldn't be a need for coverage to repay federal student loans.

* NEW YORK rule – (1) For Insureds under age 14 and 6 months, the total in force and applied for should not exceed the greater of $50,000 or 50% of the total amount of insurance on the Insured/Owner Different than Insured who has insurable interest and (2) Insureds under age 4 years and 6 months are limited to 25% of the total amount of insurance on the Insured/Owner Different than Insured who has insurable interest.

Financial underwriting (continued)

Business coverage

- **Key-Man coverage**—the face amount allowed is based on the income of the key person being insured and is generally limited to a maximum of 10 x salary.
  - Verification of income may be required.
- **Buy-Sell coverage**—the face amount should reflect the insured's percentage ownership in the business and be in line with the market value of the business.
- **Business Loan Coverage**—the percentage of the loan that will be covered may be limited to 70% of the loan amount for corporate coverage.
  - Coverage up to 100% of the loan amount may be allowed if business owner is the sole proprietor or a personal coverage need exists. A personal beneficiary should be named and the policy should be collaterally assigned to the lender.
  - SBA backed loans are generally limited to the loan amount up to a maximum face amount of $500,000.
  - A copy of the loan agreement may be requested on a case-by-case basis.

Confidential financial statement (CFS)

Ages 0-70	Face amounts $5,000,001+
Ages 71+	Face amounts $3,000,001+

- A CFS should be submitted for all estate tax/liquidity, asset maximization and charitable giving cases.
- Any bankruptcy in the last 3 years.

Third-party verification of assets

- Third-party verification of assets is required for all face amounts over $5 million and may be required for face amounts under $5 million depending on the purpose of the coverage. Asset verification may include CPA statements, quarterly investment statements, tax returns and public record checks. Publicly available information that clearly supports the insurance need, may be considered, and utilized in lieu of third-party financials, at the underwriter's discretion.

Bankruptcy

- **Chapter 7**—Applicants can be considered at one year from the date the bankruptcy is discharged if salaried employee or two years if self-employed.
- **Chapter 11**—Applicants can be considered one year from the date of discharge.
- **Chapter 13**—Applicants can be considered one year from the date the reorganization is approved for salaried applicants, or two years if self-employed.
- Confidential Financial Statement (CFS) and verification of income (tax returns or pay-stub) will be required for any bankruptcy within the last 3 years. In addition, the home office will order a credit report.

Additional information

Expiration of underwriting requirements

Applications and underwriting requirements are valid for a limited period of time. Below are guidelines for the validity/expiration of underwriting requirements:

Document/test	Age 0-70	Age 71+
Application	1 year	6 months
Exam	1 year	6 months
Labs	1 year	6 months
MCAS	1 year	6 months
EKG	1 year	1 year
Electronic inspection report	1 year	1 year

We will use exam, lab and EKG requirements completed for another company as long as they are provided to us and do not fall outside of expiration of underwriting requirements guidelines above. A completed Protective part 1A will be required.

Underwriting programs

Pro credit standard-to-preferred underwriting program

(applies to all fully underwritten products)

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.

The Protected Insurability Rider is not allowed with this program.

Accelerated Underwriting

One size doesn't fit all when it comes to underwriting. Accelerated underwriting is designed to underwrite applicants using a faster and less invasive process. Using advanced analytics, our flexible solution can streamline the experience for each applicant based on their individual circumstances.

- Ages 18-45: $100,000 - $2,000,000, subject to product availability
- Ages 46-60: $100,000 - $1,000,000, subject to product availability
- Different accelerated underwriting guidelines may apply for policies with a face amount of $1 million and under for applicants age 18-50.

Key benefits:

- Fluids and APSs may not be required
- Application Part II can be completed online 24/7 or by phone with a Protective representative during business hours
- Some decisions available with Instant Issue
- All cases facilitated via Protective's automated underwriting platform to optimize speed to issue

Executive Exam Substitution Program

The Executive Exam Substitution Program is for highly compensated executives and their spouses, who get regular comprehensive physical exams. The program allows us to use these physicals in lieu of a paramedical exam, labs and EKG.

Program parameters:

- Ages 25-65
- Maximum face amount $50 million
- Standard, Preferred and Select Preferred risk classes
- All fully underwritten products
- US Citizens and Permanent Residents (Green Card holders) only
- No professional athletes, celebrities or entertainers

Medical requirements:

- All Ages/Face Amounts:
  - Online/Phone Applications: Completed Part II form ICC24
  - Paper Applications: Part 1A Medical Declarations form ICC12-402
  - APS must include complete physical examination with vitals and lab results (comprehensive metabolic panel with lipid profile) within 12 months of application
- Ages 51-60/Face Amounts over $10,000,000: APS must include favorable EKG or cardiac testing within 18 months of application
- Ages 61-65/Face Amounts over $10,000,000: APS must include favorable EKG or cardiac testing within 12 months of application

Note: Protective reserves the right to request additional underwriting evidence as necessary to underwrite the risk.

Foreign travel & foreign national guidelines

Foreign travel guidelines

These guidelines address the country(ies) being visited, as well as other risk factors such as the specific region with the country, purpose of the travel, occupation, frequency and total duration. After consideration of all risk factors, short duration travel may be eligible for more favorable rate classes. In addition to the information provided on the application, a foreign travel questionnaire may also be required.

Additional considerations include:

- Purpose for and specific location of the travel.
- Short term travel is defined as 8 weeks or less annually. Durations of up to 6 months annually will be considered as "travel" under these guidelines. For our purposes, travel durations of more than 6 months annually will be considered as foreign "residence."
- All benefits and riders will be individually underwritten.

Foreign national guidelines

Category 1

Non-U.S. citizen with a permanent Visa (green card) who is legally residing in the U.S. on a permanent basis.

Requirements	Insured	Owner
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Must comprehend the English language (Spanish speaking applicants must go through the TeleLife interview process.)	●	●
Tax ID: SSN	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Copy of green card	●	●

Foreign travel & foreign national guidelines (continued)

Category 2

Non-U.S. citizen in the U.S. on an acceptable temporary visa.

Requirements	Insured	Owner
Issue ages: 18-70	●	
All solicitation & delivery must occur in the U.S.	●	●
Foreign national questionnaire	●	●
Must be legally residing in the U.S. for a continuous period of 1 year	●	●
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Required APS—Medical records must be available in English. (Protective will not pay for translation)	●	
Tax ID: SSN[1]	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Cover letter from writing agent explaining need and purpose of coverage		●
Premiums must be paid in U.S. dollars and billed to a U.S. bank (bank account must be opened for more than 6 months)		●
Must have significant, legitimate interests in the U.S., including property or business ownership as well as an established U.S. bank account		●
Must comprehend the English language (Spanish speaking applicant must go through the TeleLife interview process)	●	●
Must hold a visa from the specified list of visa types: E – Treaty/traders/investors H-1B – Temporary workers with special merit/ability I – Information media representative K – Family member or fiancé of U.S. citizen L – Intra-company transfer O – Worker with extraordinary ability TN – Canadian and Mexican professionals under USMCA TD – Dependents of TN visa holders under USMCA	●	●
Copy of visa	●	●
Copy of passport	●	●
Complete copy of U.S. Trust (if applicable)		●

[1] For VISA types: K, L2, O2 and TD, an ITIN may be acceptable

Must be a citizen of a country in the list below:

Antilles, Netherlands
Argentina
Aruba
Australia
Austria
Azores Islands
Bahamas
Bahrain
Barbados
Barbuda
Belgium
Belize
Bermuda
Bonaire
Brazil
Britain
British Virgin Islands
Brunei
Bulgaria
Canary Islands
Canada
Cayman Islands
Channel Islands
Chile
China (Major cities)
China (Taiwan)
Corsica
Costa Rica
Croatia
Curacao
Cyprus (Greek part)
Czech Republic
Dutch Antilles
Ecuador
El Salvador
England
Estonia
Falklands Islands
Finland
France
French Antilles
French Polynesia
Germany
Gibraltar
Greece
Greenland
Grenada
Grenadines
Guadeloupe
Guatemala
Guernsey Island
Holland
Honduras
Hong Kong
Hungary
Iceland
India (Major cities)
Ireland
Italy
Jamaica
Japan
Jersey Island
Luxembourg
Macau
Madeira
Malaysia (Kuala Lumpur only)
Malta
Martinique
Mexico
Miquelon
Monaco
Montserrat
Netherlands
Netherlands Antilles
Nevis
New Caledonia
New Zealand
Nicaragua
Northern Ireland
Northern Mariana Islands
Norway
Qatar
Panama
Paraguay
Peru
Philippines (Manila only)
Poland
Portugal
Samoa
San Marino
Sardinia
Scotland
Sicily
Singapore
Slovakia
Slovenia
South Korea
Spain
St. Christopher
St. Kitts and Nevis
St. Lucia
St. Maarten
St. Martin
St. Pierre and Miquelon
St. Vincent & the Grenadines
Sweden
Switzerland
Taiwan
Tasmania
Thailand (Bangkok)
Trinidad and Tobago
Turkey (Major cities)
Turks and Caicos Islands
United Arab Emirates
United Kingdom
Uruguay
Vatican City
Virgin Islands UK
Wales

Category 3

Canadian citizens who do not have temporary or permanent U.S. visas and reside permanently in Canada*.

Requirements	Insured	Owner
All solicitation & delivery must occur in the U.S.	●	●
Foreign national questionnaire	●	●
Issue ages 18-70	●	
Minimum face amount—$500,000	●	●
Applications, medical exams, labs and tests must be completed in the U.S.	●	
Required APS—Medical records must be available in English (Protective will not pay for translation)	●	
Tax ID: Canadian SSN	●	●
Tax ID: Required for business ownership and U.S. trust ownership		●
Cover letter from writing agent explaining the need and purpose of coverage required		●
Premiums must be paid in U.S. dollars and billed to a U.S. bank (bank account must be opened for more than 6 months)		●
Must have significant, legitimate interests in the U.S. including property or business ownership as well as an established U.S. bank account		●
Must comprehend English language (Spanish speaking applicants must go through the TeleLife interview process)	●	●
Must be a citizen of Canada and currently reside in Canada	●	●
Copy of passport	●	●
Copy of driver's license	●	
Complete copy of U.S. Trust (if applicable)		●

* Permissible Provinces: Alberta, British Columbia, Manitoba, Ontario, Saskatchewan, Quebec, Nova Scotia.

* With underwriting and compliance prior approval: Prince Edward Island, Newfoundland, Nunavut, Northwest Territories, Yukon.

* Non-permissible Province: New Brunswick.

Protective

protective.com

For underwriting status requests contact:

Resource center
E-mail: resourcecenter@protective.com
Phone: 800-366-9378

Mailing address
P. O. Box 830619
Birmingham, AL 35283-0619

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Omaha, NE, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York.

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Investment and insurance products are:

- Not FDIC insured • Not insured by any federal government agency
- Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

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