



Protective 

PLUS: Protective Life Underwriting Solution

Eligibility Checklist

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

Protective refers to Protective Life Insurance Company.
For Financial Professional Use Only. Not for Use With Consumers.



One size doesn't fit all when it comes to underwriting.

PLUS is designed to underwrite Protective life insurance applicants using a faster and less invasive process. Using advanced analytics, our flexible solution can streamline the experience for eligible applicants based on their individual circumstances.





Applicants who apply for fully-underwritten Term, Universal Life and Variable Universal Life products may qualify for PLUS. Contact your Protective representative for a complete list of PLUS-eligible products.



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



Key benefits of PLUS:

-  Fluids and APSs may not be required
-  Application Part II can be completed by phone with a Protective employee during business hours or online 24/7.
-  Application cycle time reduced by 14 days
-  All cases facilitated via Protective's automated underwriting platform to optimize speed to issue

How our process works:

- To process the application for PLUS consideration, a completed Protective application Part II is required. Applicants can complete this online or elect to complete the interview over the phone.
- With either path, PLUS gathers the required data. Along with the application disclosures, PLUS uses the data to determine the underwriting requirements and the best available class for the applicant.
- Application package sent out for signature.
- At the end of the application process, you can expect your applicant to follow one of these two paths:

Accelerated underwriting: The need for an exam and labs is eliminated, and the policy is ready to be issued.

Traditional underwriting: Exam, fluids, labs and/or medical records are required to ensure accurate underwriting.



Some applicants may appear to be eligible for an accelerated underwriting offer, but still will be required to complete the exam and labs. The need for exam and labs could be from the underwriting data gathered (for example, prescription drug reports), a disclosure by the applicant, or a combination of factors. Even if your applicant does not get an accelerated underwriting offer, they could still qualify for the best class through exam and labs underwriting.

Accelerated underwriting cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information gathered via accelerated underwriting cases may be reviewed and addressed with your applicant if we discover any material differences.

The checklist below will help you determine if your applicant may qualify for PLUS, possibly eliminating the need for fluids and APSs.

Ages and face amounts

- Ages 18-45: \$100,000-\$2,000,000
Classes: Select Preferred, Preferred, Standard, Non-Tobacco
- Ages 46-60: \$100,000-\$1,000,000
Classes: Select Preferred, Preferred

Current health

- Height and weight within the recommended weight limits.
- No major medical condition(s). See list on following page.
- Blood pressure less than 140/90.
- Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.

Health/family history

- No natural parent or sibling death prior to age 60 from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate.
- No tobacco use within the past 60 months for Select Preferred.
- No tobacco use within the past 24 months for Preferred.

Insurance history

- Approved at Preferred or Select Preferred if previously underwritten by Protective.
- No prior informal request to Protective within the last 24 months.
- No life, health or disability insurance has been rated, declined or postponed.

Personal and lifestyle history

- U.S. citizen or permanent resident with no travel to hazardous locations.
- Not currently receiving a pension or payment because of injury, sickness or disability.
- No bankruptcy in the past ten years.
- No DUIs or reckless driving within five years, or more than two moving violations in the past three years.
- Not charged with, awaiting a trial for, or convicted of a felony.
- Have not engaged in any of the following activities in the past two years or do not plan to engage in them in the next two years: hang gliding, mountain climbing, skydiving, parachuting, or private aviation.

Healthy build chart

Eligible applicants must fall within the following height/weight limits.

Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'7"	129	5'3"	169	5'11"	215	6'7"	266
4'8"	134	5'4"	175	6'0"	221	6'8"	273
4'9"	139	5'5"	180	6'1"	227	6'9"	280
4'10"	144	5'6"	186	6'2"	234	6'10"	287
4'11"	149	5'7"	192	6'3"	240	6'11"	294
5'0"	154	5'8"	197	6'4"	246		
5'1"	159	5'9"	203	6'5"	253		
5'2"	164	5'10"	209	6'6"	260		

Major medical conditions

(the following conditions can make an applicant ineligible for the accelerated underwriting path in PLUS)

- Alcohol abuse and/or treatment
- Drug abuse and/or treatment
- AIDS (Acquired Immune Deficiency Syndrome)
- Disorder of the immune system
- Rheumatoid Arthritis (RA)
- SLE/Lupus
- Epilepsy, seizures, paralysis, or mental or nervous disorder or depression
- Disorder of the muscles including muscular dystrophy, ALS (amyotrophic lateral sclerosis), multiple sclerosis, motor neuron disease
- Parkinson's Disease
- Bipolar Disorder
- Suicidal thoughts
- ADD/ADHD
- Anorexia/Bulimia
- Weight Loss Surgery such as Gastric Bypass or Sleeve or Lap Band Surgery
- Coronary artery disease, carotid disease, heart attack, stroke, heart or other circulatory system surgery
- Atrial Fibrillation
- Peripheral Artery Disease (PAD/ Peripheral Vascular Disease (PVD))
- Stroke/Transient Ischemic Attack (TIA)
- Hypertension (diagnosed within past year)
- Melanoma
- Cancer or malignant tumor including lymphoma or leukemia (exceptions: Basal Cell and Squamous Cell Carcinomas)
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Asthma
- Sarcoidosis
- Sleep Apnea
- Barrett's Esophagus, Hepatitis, Crohn's Disease, intestinal bleeding, chronic diarrhea, Ulcerative Colitis (UC) or other disorder of the liver
- Diabetes/Gestational Diabetes or hyper-thyroid or other endocrine disorder
- Kidney disease or disorder of the kidney

Let's work together for better protection and simpler solutions.





We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 115 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

Applicants who do not fit all eligibility requirements may need to submit additional information like a paramedical exam, or other labs or medical records.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

PLAG.4968612 (09.24)

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