

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/LDCT	1 year	6 months
EKG	1 year	1 year
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.

Statement of Health

Evidence of insurability is determined from the date of the most recent paramedical exam. Below are guidelines for requiring a GHS (Good Health Statement):

Age of Exam	Age 0 – 70	Age 71+
0 – 60 Days	N/A	N/A
61 – 90 Days	N/A	GHS
91 – 180 Days	GHS	GHS
181 – 365 Days	GHS	New Medical Requirements
> 365 Days	New Medical Requirements	New Medical Requirements

Please note: previously withdrawn or not-taken cases that are reopened and cases where a face increase or additional benefits are requested after initial review will require a GHS, regardless of the age of the exam.

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.

Protective Life Underwriting Solution (PLUS)

One size doesn't fit all when it comes to underwriting. PLUS 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 – \$1,000,000
Ages 46 – 60	\$100,000 – \$500,000

Key Benefits of PLUS:

- Fluids and APSs may not be required
- Underwriting interview conducted by Protective employees
- Application cycle time reduced by 14 days
- All cases facilitated via Protective's automated underwriting platform to optimize speed to issue