

Underwriting Guide



PLAG.2807 (11.14)

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- **AAPS/Portamedic**
800.488.3541 • www.aappsportamedic.com
- **Examination Management Services, Inc. (EMSI)**
800.872.3674 • www.emsinet.com
- **ExamOne**
877.933.9261 • www.examone.com
- **Superior Mobile Insurance Solutions**
800.898.3926 • www.smminsurance.com

Only approved Para-Medical 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 may be required.

Underwriting Requirements

NON-MEDICAL and MEDICAL REQUIREMENTS are determined by total “inforce” and “applied for” insurance with Protective Life, Protective Life and Annuity 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
MCAS ⁴	Minnesota Cognitive Acuity Screen - <i>Ordered by Home Office</i>
NMD	Non-Medical Declaration - <i>Requires completion of the Part 1A, Supplemental Application-Medical Declarations Form ICC12-402.</i>
PM	ParaMed
TEKG	Treadmill Electrocardiogram
AODL ⁴	Part II, Supplemental Underwriting Application (Form PL-226)
LDCT	Landmark Drawing Copy Test
NT-ProBNP*	N-Terminal Pro-B Type Natriuretic Peptide

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%
Chronic Illness Accelerated Death Benefit (CIADB) Rider ³	N/A
Disability Benefit Rider	N/A
Death Benefit Plus Rider	Maximum benefit amount
Enhanced Cash Surrender Value Rider	N/A
ExtendCare Accelerated Death Benefit Rider ⁴	N/A
Income Provider Option	Total payout amount
Protected Insurability Rider ^{1,3}	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 on 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 PIR benefit amount is the total for all option dates.

⁴ CIADB and *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.

Underwriting Requirements

Senior Underwriting

- At ages **71 & above**, a Part II, Supplemental Underwriting Application (Form ICC13-P226) and the Landmark Copy Drawing Test will be secured by the insurance medical examiner.
- For applicants ages **65 & over**, an additional blood test (NT-Pro-BNP) will be required and performed by the insurance lab.

CIADB & ExtendCare Underwriting Requirements (Ages 65 & 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 LTCG, will be ordered by the Home Office.

Motor Vehicle Report

A Motor Vehicle Report (MVR) is required at ages 18 – 29 and over age 70 for all face amounts. At all other ages, MVR is required at \$500,000 and above. MVR will be ordered by the Home Office.

Inspection Report

An Inspection Report is required at the following face amounts and ages:

- \$5 million and up for ages 0 – 64
- \$2 million and up for ages 65 – 70
- \$1 million and up for ages 71 – 75
- All face amounts for ages 76 – 85

Inspection Report will be ordered by the Home Office.

Medical Underwriting Requirements** – (Excludes SPVUL)

Refer to page 4 for requirement abbreviations and page 5 for motor vehicle and inspection requirements.

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

¹ Single life cases only

² Survivorship cases only

* Treadmill EKG may be requested by Home Office

** BOLI is based on net amount at risk (NAAR).

Underwriting Requirements are current as of November 2014 and are subject to change. Does not include Worksite products or Critical Illness.

Underwriting Criteria

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	No more than one moving violation in the last three years. No 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. *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 135/85 through age 60 or 140/85 for ages 61 – 70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
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 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.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight	Height/Weight	Height/Weight			
4-7	120	5-5	168	6-3	224
4-8	125	5-6	173	6-4	230
4-9	129	5-7	179	6-5	236
4-10	134	5-8	184	6-6	242
4-11	139	5-9	190	6-7	249
5-0	143	5-10	195	6-8	255
5-1	148	5-11	201	6-9	261
5-2	153	6-0	206	6-10	268
5-3	158	6-1	212	6-11	274
5-4	163	6-2	218		

Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen 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	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 have been controlled for one year with favorable APS readings throughout the year.
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 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	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.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

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

Underwriting Criteria

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	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 have been controlled for one year with favorable APS readings throughout the year.
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.
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
4-7	95	129	5-10	153	209
4-8	98	134	5-11	158	215
4-9	102	139	6-0	162	221
4-10	105	144	6-1	167	227
4-11	109	149	6-2	171	234
5-0	113	154	6-3	176	240
5-1	116	159	6-4	181	246
5-2	120	164	6-5	186	253
5-3	124	169	6-6	190	260
5-4	128	175	6-7	195	266
5-5	132	180	6-8	200	273
5-6	136	186	6-9	205	280
5-7	140	192	6-10	210	287
5-8	145	197	6-11	216	294
5-9	149	203			

Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen 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	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 have been controlled for one year with favorable APS readings throughout the year.
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. (<i>including Puerto Rico</i>) 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	Min	Max	Height	Min	Max
4-7	86	142	5-10	139	230
4-8	89	147	5-11	143	237
4-9	92	152	6-0	147	243
4-10	96	158	6-1	152	250
4-11	99	163	6-2	156	257
5-0	102	169	6-3	160	264
5-1	106	175	6-4	164	271
5-2	109	180	6-5	169	278
5-3	113	186	6-6	173	286
5-4	117	192	6-7	178	293
5-5	120	198	6-8	182	300
5-6	124	204	6-9	187	308
5-7	128	211	6-10	191	316
5-8	132	217	6-11	196	323
5-9	135	223			

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 generally limited to 50% of working spouse coverage up to a maximum of \$1 million. An equal amount of coverage up to \$1 million can be considered for mortgage protection, young families or other needs.

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.

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 5x – 10x 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.
- **Collateral Assignment for Loan** – the percentage of the loan that will be covered may be limited to 70% of the loan amount for corporate coverage.
 - Personal coverage for up to 100% of the loan amount may be allowed for small business loans, but loans backed by the SBA for new startup businesses are generally limited to the loan amount up to a maximum face amount of \$500,000.
 - A copy of the loan agreement is required for all loan collateral assignment cases.

Confidential Financial Statement (CFS)

- A CFS should be submitted for all Estate Tax/Liquidity, Asset Maximization and Charitable Giving cases.
- A CFS is required for Income Replacement cases of \$3 million and higher.
- A CFS is required for applicants with a personal history of bankruptcy in the past five years. Applicants cannot be considered until one to two years from the date the bankruptcy is discharged (Chapter 7) or the date the court approves the reorganization of debt and payment schedule (Chapter 13). Please contact the Sales Desk or Underwriting for individual case consideration.

Third-Party Verification of Assets

- Third-party verification of assets is required for all face amounts of \$5 million or higher 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, public record checks, etc.

Procredit 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.

Attending Physician's Statement Guidelines

Order an APS if the proposed insured has been seen by a health care professional for a complete physical exam or non-routine visit within the time frames indicated below. If the consultation included significant diagnostic testing (stress test, echocardiogram, MRI, CT scan, biopsy, etc.) an APS will likely be required.

Age	\$50,000 to \$250,000	\$250,000 to \$500,000	\$500,000 to \$1,000,000	\$1,000,000 to \$3,000,000	\$3,000,000 to \$5,000,000	\$5,000,000 and up
0-39	2 weeks	1 month	1 month	6 months	1 year	Any
40-49	1 month	3 months	3 months	6 months	1 year	Any
50-60	2 months	3 months	1 year	2 years	2 years	Any
61+	Any	Any	Any	Any	Any	Any

For ages 60 and below, an APS is generally not required for normal/routine employment exams, FAA exams, gynecological check-ups, pregnancy/delivery, school physicals or consultations for minor complaints like allergies, colds, minor injuries, etc.

Please note 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 life insurance. Foreign risks will generally require an APS from a U.S. physician.

For all TeleLife cases, the Home Office will order the APS.

Protective Life Insurance Company
Protective Life and Annuity Insurance Company
2801 Highway 280 South
Birmingham, AL 35223
Toll Free: 800.366.9378
Policy Holder Services: 800.866.9933

For underwriting status requests contact:

Resource Center

E-mail: resourcecenter@protective.com
Phone: 800.366.9378

Protective Life Mailing Address

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

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