

# Life Just Keeps Getting Easier

ENHANCED EZ-APP

PLUS

TELELIFE

ELECTRONIC POLICY DELIVERY

E-SIGNATURE

## How Accelerated Underwriting Works with PLUS

PLUS, Protective Life Underwriting Solution, is designed to underwrite applicants with the least amount of invasive requirements possible.

### HOW PLUS WORKS



### BENEFITS OF PLUS:

- Easy online application submissions
- Fluids may not be required
- APSs may not be required
- All cases facilitated via PLUS to optimize speed to issue

### WHO IS ELIGIBLE FOR ACCELERATED UNDERWRITING UNDER PLUS?

Your clients may qualify for accelerated underwriting when they meet eligibility requirements with their general health, lifestyle and personal characteristics, which include:

- Ages and face amounts:
  - Ages 18 – 45:  
\$100,000 – \$1,000,000
  - Ages 46 – 60:  
\$100,000 – \$500,000
- Products: Protective Classic Choice term and Protective Custom Choice UL
- Healthy build
- No major medical conditions
- Positive family history: No natural parent or sibling death from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate prior to age 60.
- Healthy blood pressure (stated less than 140/90).
- Total cholesterol is less than 275, and cholesterol/HDL ratio is less than 5.5.
- No history of bankruptcy in the past ten years.
- No history of DUI 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.

See our full eligibility checklist on [www.myprotective.com/eTools](http://www.myprotective.com/eTools) for full details.

Additional information on next page.



## Additional information may be needed

Clients who do not fit all eligibility requirements for accelerated underwriting through PLUS may need to submit additional information like a paramedical exam, labs or medical records.

Protective will randomly hold out a small percentage of applicants who would otherwise qualify for accelerated underwriting and we will require an exam, fluids, labs and medical records for those applicants.

## Start making your life easier today.

Visit [www.myprotective.com/eTools](http://www.myprotective.com/eTools) to access our eligibility checklist to help your clients prepare for the underwriting process.

# Let's deliver on our promises. Together.

Life insurance products are issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy 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.

877.778.3500, option 1

[www.myprotective.com](http://www.myprotective.com)



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

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