



# AGENT INFORMATION BULLETIN

INDEPENDENT AGENT DISTRIBUTION

**General Information #60 September 17, 2007**

## **SUBJECT: Introducing Protective's Pro Credit Underwriting Program**

In an on-going effort to provide you with competitive solutions to help meet your clients' needs, Protective is pleased to introduce a program to improve our underwriting process. The Pro Credit Underwriting program will be available for all of our individually underwritten Universal Life and Variable Universal Life products. The Pro Credit Underwriting program is designed to improve our underwriting and help many UL and VUL applicants qualify for a better underwriting rate by giving consideration to positive factors in the applicant's overall health picture that can serve as a credit against negative factors.

By earning credits in such areas as blood pressure levels, build, exercise regimen and more (see "What qualifies?" below), a better, more accurate medical assessment may be made that can result in a reduction of up to 4 tables as compared to reviews without Pro Credit. This program is available for table rated substandard medical risks only. Other substandard risks (occupation, avocation, hazard, aviation, alcohol, and drug abuse) will not be considered.

We will immediately begin assessing all eligible internal cases and newly submitted applications for qualification into the program.

### **Eligibility**

- UL and VUL cases with face amounts of \$100,000 to \$5 million
- Ages 21 - 70
- Non-tobacco (no use within 5 years)
- Table 1 through Table 6 cases in the initial underwriting assessment
- **Credits are applied to the initial underwriting assessment (subject to parameters below)**
- **The maximum number of credits allowed is up to 4 tables**
- Both insureds can benefit on joint life plans

### **What qualifies?**

Credits are allowed for the following Pro Credit factors:

- Blood pressure levels
- Cholesterol and HDL ratio
- Regular annual exams
- Timed vital capacity test
- Normal ultra-fast heart scan
- Homocysteine level
- Build (height and weight)
- Regular exercise program
- Family history of no cardiovascular disease
- Normal treadmill stress test
- Normal echocardiogram
- Non-tobacco history

### **What doesn't qualify?**

- This program is available for **substandard medical risks only**. Other substandard risks (occupation, avocation, hazard, aviation, alcohol, and drug abuse) will not be considered.
- **Certain medical impairments do not qualify for this program**. Some of the impairments that are excluded from this program are: stroke, cancer, alcohol or drug abuse, cardiac related impairments, diabetes, COPD, hepatitis, ileitis, ulcerative colitis, and elevated liver enzymes.

- Facultatively reinsured policies, in-force policies, and term conversions are not eligible.
- Applications involving GIR or PIR riders are not eligible.
- Pro Credit underwriting credits or debits will not be used to modify flat extra ratings.

If you have any questions or require further information, please contact your Regional Sales Manager or our **Field Response Center at (800) 567-8247**.

Sincerely,

A handwritten signature in cursive script that reads "Larry Adams".

Larry Adams, CLU, ChFC  
Vice President, Independent Agent Distribution (IAD)

Policies and riders contain certain exclusions and limitations. Consult the company or policy for details. Not available in all states. Optional riders are available at additional costs. Actual terms and conditions contained in each rider govern all benefits provided. Assumes medical and financial underwriting qualifications at time of initial application.

This program applies to our fully underwritten UL and VUL products only and does not apply to Critical Illness products or to policies sold through the Benefit Plans Group.

Protective Life Insurance Company – Birmingham, Alabama