

Underwriting Requirements

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

* Ages 71 & above require Part II, Supplemental Underwriting Application (Form PL-226), LDCT, and NT-ProBNP. The Part II, Supplemental Application and LDCT are secured by the insurance examiner. The NT-Pro-BNP is an additional blood test that will be performed by the insurance lab. At ages 65 & over, CIADB and ExtendCare riders require the Part II, Supplemental Underwriting Application (Form PL-226) and MCAS. (MCAS will be ordered by the Home Office.)

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 ⁵	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 ⁵	N/A
Income Provider Option	Total payout amount
Protected Insurability Rider ^{1,4}	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) First GIR-VO option date determines the percentage to use for all GIR-VO dates.

4) GIR and PIR benefit amount is the total for all option dates.

5) CIADB and *ExtendCare* Riders require AODL and MCAS at ages 65 and above, all amounts.

Underwriting Requirements** — (Excludes SPWL & SPVUL)

Please see chart on page 5 for requirement abbreviations.

FACE AMOUNT	AGES NEAREST BIRTHDAY	AGES 0–15	AGES 16–35	AGES 36–40
	\$0 to \$49,999	NMD	NMD HOS	NMD HOS
	\$50,000 to \$99,999	NMD	NMD HOS BP	NMD HOS BP
	\$100,000 to \$150,000	NMD	PM HOS BP	PM HOS BP
	\$150,001 to \$250,000	NMD	PM HOS BP	PM HOS BP
	\$250,001 to \$500,000	NMD HOS	PM HOS BP	PM HOS BP
	\$500,001 to \$1,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$1,000,001 to \$2,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$2,000,001 to \$3,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$3,000,001 to \$5,000,000	PM HOS BP	PM HOS BP	PM HOS BP EKG
	\$5,000,001 to \$10,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG
\$10,000,001 to \$20,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	
\$20,000,001 and up	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	

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).

AGES 41–50	AGES 51–60	AGES 61–70	AGES 71 AND UP	
NMD HOS	PM HOS	PM HOS	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP AODL	HOS EKG LDCT
PM HOS BP	PM HOS BP	PM HOS BP EKG	PM BP AODL	HOS EKG LDCT
PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG LDCT
PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG* LDCT
PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP EKG ² TEKG ¹	MD HOS BP EKG ² TEKG ¹	MD BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP TEKG	MD HOS BP TEKG	MD BP AODL	HOS EKG* LDCT

Motor Vehicle Reports (MVR(s)) are required at ages 18 - 29 and over age 70 for all face amounts. All other ages, MVRs are required at \$500,000 and above. Inspection Report required for \$1,500,000 and above, or age 75 and over at all face amounts. At \$5,000,000 and above third party financials are required. For CIADB and ExtendCare cases, AODL must be added to orders for ages 65-80.

Underwriting Requirements are current as of July 2012 and are subject to change. Does not include Worksite products or Critical Illness.