

MONTHLY SPOTLIGHT

March 2018



Protective is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Comdex: 90, ALIRT: AA-, A.M. Best: A+, S&P: AA-

UNDERWRITING NICHES

Some of our strongest competitive underwriting offers are:

- History of atrial fibrillation that's stable and uncomplicated
- Well-followed coronary artery disease
- Well controlled diabetes
- Prostate cancer treated with prostatectomy
- Other stage I & II cancers after 3+ years remission
- Our build chart is very competitive for standard underwriting risks. This is often our most competitive underwriting class for product competitive positioning

SALES OPPORTUNITIES

EZ App

Trade paper applications for speed, convenience and improved accuracy by using EZ-App when submitting Protective Advantage ChoiceSM UL, Protective Custom ChoiceSM UL (10-30) and Protective[®] Classic Choice term applications. Easy to use on both desktop and mobile, EZ-App was recently enhanced for maximum efficiency and time savings

PLUS

PLUS, Protective Life Underwriting Solution, is designed to underwrite applicants with the least amount of invasive requirements possible. The benefits of PLUS include: easy online application submissions, APSs may not be required, fluids may not be required, and all cases are facilitated via PLUS to optimize speed to issue. Clients who do not fit all eligibility requirements for accelerated underwriting through PLUS may need to submit additional information, such as a paramedical exam, labs, or medical records.

PRODUCT/RIDER FEATURE

Income Provider Option (IPO)

This policy endorsement allows for the death benefit to be paid in an income stream. Gives the owner of the policy the ability to choose how the beneficiaries receive the Death Benefit proceeds. This can be done along with a partial lump sum pay out.

ExtendCare: Chronic Illness

Premiums and policy expenses are permanently waived with the third consecutive chronic illness certification. If a client recovers before exhausting the death benefit, the remainder will stay in force for the rest of the client's life. Client may elect to receive an acceleration of up to 5% of the face amount (as opposed to a maximum of 4% with our competition), and between \$3,000 and \$10,800 per month in benefits.

For more information, please contact your brokerage manager.