

Protective Life Insurance Company
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UNDERWRITING GUIDE

Independent Agent Distribution (IAD)

- Underwriting Requirements
& Criteria
- Impairment & Financial
Underwriting

UNDERWRITING REQUIREMENTS

Protective Life Insurance Company
IAD Distribution Channel

NON-MEDICAL and MEDICAL REQUIREMENTS are determined by total “in-force” and “applied for” insurance with Protective Life, Empire General, West Coast 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. All life sales involving total first-year premium of \$1,000,000 or more must be reviewed and approved by the Home Office prior to submission.

Abbreviation	Description (all ordered from field unless otherwise noted)
BP	Blood Profile
EKG	Electrocardiogram
HOS	Home Office Specimen
MD	Medical Exam
NMD	Non-Medical Declaration in Application
PM	ParaMed
SMD	Special Medical Exam: requires board certified specialty in Internal Medicine or Cardiology
TEKG	Treadmill Electrocardiogram

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%
Disability Benefit Rider	N/A
Estate Benefit Rider ¹	100%
Guaranteed Insurability Rider–Survivor Choice ^{1,4}	50%
Guaranteed Insurability Rider–Variable Option within 10 years ^{1,3,4}	50%
Guaranteed Insurability Rider–Variable Option more than 10 years ^{1,3,4}	10%
Protected Insurability Rider ^{1,4}	50%
Waiver of Premium Rider	N/A
Estimate Protection Endorsement	222%

- 1) If the rider insured is 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.

FACE AMOUNT	AGES NEAREST BIRTHDAY	AGES 0-15	AGES 16-35	AGES 36-40	AGES 41-50	AGES 51-60	AGES 61-UP
	\$0 to \$49,999	NMD	NMD HOS	NMD HOS	NMD HOS	NMD HOS	PM HOS
\$50,000 to \$99,999	NMD	NMD HOS BP	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP
\$100,000 to \$150,000	NMD	NMD HOS BP	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP
\$150,001 to \$250,000	NMD	NMD HOS BP	NMD HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG
\$250,001 to \$500,000	NMD HOS	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG
\$500,001 to \$1,000,000	PM HOS BP	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG
\$1,000,001 to \$2,000,000	PM HOS BP	PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	MD HOS BP EKG	SMD HOS BP EKG
\$2,000,001 to \$3,000,000	MD HOS BP	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG**
\$3,000,001 to \$5,000,000	MD HOS BP	MD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG	SMD HOP BP EKG**
\$5,000,001 and up	MD HOS BP	MD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP EKG	SMD HOS BP TKG*	SMD HOS BP EKG**



* Note: For Single Life Cases, ages 51-70, Treadmill EKG will be required at \$5,000,001; For survivorship cases, ages 51-70, Treadmill EKG will be required at \$10,000,001.

** Note: For ages 71 & up, Treadmill EKG may be requested by the Home Office.

Motor Vehicle Reports (MVR(s)) are required at ages 20 - 29 and over age 70 for all face amounts. All other ages, MVRs are required at \$500,000 and above. Inspection Report required for \$1,000,000 and above. (Home Office Ordered)

Underwriting Requirements are current as of March 2006 and are subject to change. Does not include Worksite products or Critical Illness.

UNDERWRITING CRITERIA

	SELECT PREFERRED	PREFERRED
Tobacco	No use for 60 months, urine nicotine negative.	No use for 36 months*, urine nicotine negative.
Family History	No deaths or disease prior to age 60 among natural parents or siblings related to heart disease, stroke, or cancer. No death prior to age 60 among natural parents or siblings related to diabetes.	No deaths prior to age 60 among natural parents or siblings due to heart disease, stroke, or diabetes.
Blood Pressure	No history of treatment. Current: Not greater than 135/85 through age 50 or 145/90 above age 50.	Controlled for 2 years, current readings normal with no readings greater than 145/90 through age 50 or 150/90 above age 50.
Cholesterol	No history of treatment. Not above 220 for the past 2 years. Cholesterol/HDL ratio is 4.5 or less.	Not above 240 for the past 2 years. Cholesterol/HDL ratio is 5.5 or less.
Residence	Permanent resident of US, Canada, or Puerto Rico. Required minimum residency of at least 1 year.	Same
Felony Conviction	None within the past 10 years.	Same
Driving	No suspension, revocation, or more than 2 moving violations within the last 3 years. No reckless driving convictions or DUIs within the last 7 years.	Same except no conviction for reckless driving or driving under the influence of alcohol within the past 5 years.
Hazardous Sports	No participation in hazardous sports or activities: racing, scuba diving, etc., or private pilot activity. Exclusions will be permitted for qualification, where state approved. Pilots flying for major airlines on regularly scheduled flights can be considered without an exclusion.	Same
Basic Insurability	Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease, or hazardous occupation. No history of alcohol or drug abuse. Current laboratory values within normal limits.	Same
Height/Weight	See chart. 	See chart. 

*Tobacco use acceptable for Preferred Tobacco class only.

Height	Select Preferred Weight		Preferred Weight	
	M	F	M	F
4' 10"	127	128	137	138
4' 11"	132	131	142	141
5' 0"	136	134	146	144
5' 1"	141	138	151	148
5' 2"	146	141	156	153
5' 3"	152	144	162	158
5' 4"	157	147	167	163
5' 5"	162	151	172	167
5' 6"	172	154	182	176
5' 7"	177	158	187	178
5' 8"	181	162	191	182
5' 9"	187	166	197	186
5' 10"	191	170	201	190
5' 11"	197	175	207	195
6' 0"	202	180	212	200
6' 1"	208	183	218	206
6' 2"	213	188	223	212
6' 3"	219	194	229	218
6' 4"	224	198	234	224
6' 5"	230	203	240	230
6' 6"	237	208	247	237
6' 7"	243	212	253	244
6' 8"	250		260	

Approved Para-Medical Facilities

- American Para-Professional Systems (A.P.P.S.)
- Hooper Holmes, Inc./Portamedic/Physical Measurements, Inc. (P.M.I.)
- Examination Management Services, Inc. (E.M.S.I.)
- Exam One (preferred vendor)

Use of approved PARA-MEDICAL FACILITIES helps avoid requests for repeat exams or chargebacks. The maximum Company payment for any exam is the customary charge by our para-medical providers. 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 Protective life application.

Physician Information

Name, address, and phone number of personal physician(s) will expedite underwriting.

IMPAIRMENT UNDERWRITING

The following information provides a general guideline to help assess a potential rating based on different types of medical conditions. Each case will be reviewed and evaluated individually and the final underwriting decision may vary from the guide. For a case with multiple impairments, please contact the Underwriting Department.

A	
Acromegaly	Table 4–8
Addison's Disease	Standard–Table 3
ADHD / ADD	Standard–Table 3
Alcohol	
- Current excessive use	Decline
- Alcoholism treatment, no current use, postponed 2 years	Standard–Table 8
Alzheimer's Disease	Decline
Anemia	
- Aplastic Anemia	Standard–Decline
- Sickle Cell	Decline
- Sickle Cell Trait	Standard
Aneurysm	
- Unoperated	Decline
- Surgery, stable 6 months	Table 2–6
Angina Pectoris	
- Myocardial Infarction / Angina	Table 4–8
- Unstable Angina, under age 40	Decline
- Stable Angina, over age 40	Table 4–8
Angioedema	Standard–Table 2
Ankylosing Spondylitis	Standard–Table 4
Anorexia Nervosa	
- Current	Decline
- Full recovery, stable 6 months	Standard–Table 8
Anxiety Disorders	
- Mild or well-controlled	Standard
- Others	Standard–Table 8
Aortic Aneurysm	
- Unoperated	Decline
- 6 months after surgery	Table 4–Decline
Aortic Murmurs / Insufficiency	Standard–Table 8
Arrhythmias	
- Atrial Fibrillation	Standard–Decline
- Atrial Flutter	Standard–Decline
- Infrequent PVC(s)	Standard
- Multiple PVC(s)	Standard–Table 8
Arteriosclerosis Obliterans	Table 4–Decline
Arteriovenous (AV) Malformations	
- Cerebral unoperated	Decline
- Surgery, stable 6 months	Table 4–8
Arthritis	
- Osteoarthritis	Standard
Asbestosis	
- Mild degree of respiratory impairment	Standard–Table 4
- Severe impairment	Decline
Ascites	Decline

Asthma	
- Mild intermittent	Standard
- Persistent, depends on severity	Table 2–Decline
Atrial Fibrillation	Standard–Decline
Atrial Flutter	Standard–Decline
Atrial Septal Defect	
- No surgery	Standard–Decline
- No residuals 6 months after surgery	Standard
Atrioventricular Block	
- 1st degree - 2nd degree	Standard–Table 2
- 3rd degree - complete	Table 2–Decline

B	
Bacterial Endocarditis	
- Normal heart & valves, more than 1 year	Table 2–4
Barlow's Syndrome	Standard–Table 3
Basal Cell Carcinoma	
- Maximum 4 excisions, complete resolution	Standard
Bell's Palsy	
- Recovered	Standard
Benign Prostatic Hypertrophy	
- Normal PSA levels & urinalysis	Standard
Berger's Disease (IgA)	Table 2–8
Bicuspid Aortic Valve	Standard–Table 8
Bigeminy	Standard–Table 8
Blood Pressure	
- Controlled with medication	Standard
Bright's Disease	
- Acute, full recovery	Standard–Table 2
- Chronic, good renal function	Standard–Table 8
- Chronic, poor renal function	Decline
Bronchiectasis	
- Mild - moderate, no surgery	Standard–Table 6
- Severe - extreme, no surgery	Table 8–Decline
Bronchitis	
- Chronic mild – moderate	Standard–Table 3
- Severe	Table 4–Decline
Buerger's Disease	
- Non-Smoker, no surgery or other impairments	Standard–Table 4
Bundle Branch Blocks (EKG)	
- Hemiblock	Standard
- Right	Standard–Table 4
- Left, more than 1 year	Table 4–8

C	
Cancer	
- Most malignancies, postponed 2 - 4 years	Indiv. Consideration
Chronic Heart Failure	Decline
Cardiac Pacemaker (artificial)	Standard–Decline
Cardiomyopathy	Table 4–Decline
Carotid Bruits	
- Asymptomatic & no other related history	Standard–Table 2
Celiac Disease	
- Controlled with diet	Standard–Table 4

Cerebral Embolism / Thrombosis	
- Single episode, no complications, stable 1 year	Table 2–Table 8
- Multiple episodes	Decline
Cerebral Palsy	
- Mild – moderate	Standard–Table 3
- Severe	Decline
Cerebrovascular Accident	
- Single episode, no complications, stable 1 year	Standard–Table 8
- Multiple episodes	Decline
Charcot Marie-Tooth Disease	Standard–Decline
Chest Pain	
- Non-cardiac	Standard
- Cardiac	Indiv. Consideration
Choleangitis, Cholecystitis, Cholelithiasis	
- Recovered	Standard
Christmas Disease (Factor IX Deficiency)	Table 2–8
Chronic Obstructive Pulmonary Disease (COPD)	Standard–Table 8
Cirrhosis	
- Definite diagnosis	Decline
Cocaine	
- No current use, postponed 3 years	Flat Extra–Decline
Colitis (Ulcerative)	
- Controlled with medication	Table 2–8
Colon Polyps	
- Benign	Standard
- Malignant	Indiv. Consideration
Congestive Heart Failure (chronic)	Decline
Convulsions	Table 2–8
Cor Pulmonale	
- Chronic	Decline
Costochondritis	Standard
Crohn's Disease	Standard–Table 8
Cushing's Syndrome	
- Controlled with medication	Standard–Table 4
Cystic Fibrosis	Decline
Cystitis	
- Recovered	Standard
D	
Dementia	Decline
Depression	
- Controlled with medication	Standard–Table 4
Diabetes	
- Controlled, non-insulin dependent, over age 20	Standard–Table 8
- Insulin dependent, over age 20	Table 2–8
Dialysis	
- Renal failure	Decline
Diverticulitis / Diverticulosis	Standard–Table 3
Down's Syndrome	Decline
Drug Addiction	
- Postponed 3 years	Flat Extra–Decline
Duodenal Ulcer	
- No bleeding	Standard

E	
Eclampsia	
- Recovered	Standard
Emphysema	Standard–Table 8
Encephalitis	
- Recovered	Standard
- Others	Decline
Endocarditis	
- Normal heart & valves	Table 2
- Structurally abnormal heart	Table 2–Decline
Epididymitis	
- Recovered	Standard
Epilepsy	Table 2–8
Erythema Nodosum	
- Recovered	Standard
F	
Fibrocystic Breast Disease	
- Benign	Standard
G	
Gastric Bypass	Table 2–4
Gastritis	Standard
Gastroenteritis	Standard
Gestational Diabetes	
- Currently pregnant	Postpone
- History	Standard–Table 2
Gilbert's Syndrome	Standard
Glaucoma	Standard
Glomerulonephritis (chronic)	
- Good renal function	Table 4–8
- Poor renal function	Decline
Goiter / Graves Disease	
- Recovered, no complications	Standard–Table 3
Guillain-Barre Syndrome	Standard–Table 3
H	
Hashimoto's Disease	Standard
Heart Attack	(see Myocardial Infarction)
Heart Failure (chronic)	Decline
Hemochromatosis	Table 2–Decline
Hemophilia	Table 2–Decline
Hepatitis (chronic)	Standard–Decline
Hereditary Nephritis	Decline
Herpes	Standard
Hirschsprung's Disease	
- Unoperated	Table 2–3
- Surgery, full recovery	Standard
Histoplasmosis	
- Treated, full recovery	Standard–Table 2
Hodgkins	Indiv. Consideration
Huntington's Chorea	Decline
Hydrocephalus	
- Over age 19	Table 2–8

Hyperlipidemia	
- Controlled	Standard
Hypertension	
- Controlled	Standard
Hyperthyroidism	
- No complications	Standard–Table 3
Hypoglycemia	
- Functional	Standard
Hypothyroidism	
- Controlled with medication	Standard
Hysterectomy	
- Not due to malignancy	Standard

I

Idiopathic Hypertrophic Sub-Aortic Stenosis (IHSS)	
- Under age 40	Decline
- Over age 40	Table 4–Decline
Ileitis	Standard–Table 8
Intermittent Claudication	Table 2–Decline
Irritable Bowel Syndrome	Standard
Inflammatory Bowel Disease	
- 1 year after diagnosis or major attack, over age 20	Standard–Table 8

J

Juvenile Rheumatoid Arthritis	Decline
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K

Kaposi's Sarcoma	Decline
Kidney Dialysis	Decline
Kidney Stones	Standard–Table 4

L

Left Bundle Branch Block (LBBB)	
- 1 year after diagnosis	Table 4–8
Left Anterior Hemiblock	
- Isolated	Standard
Left Posterior Hemiblock	
- Isolated	Standard
Legionnaire's Disease	
- Recovered	Standard
Leukemia	Indiv. Consideration
Lupus Discoid	
- No evidence of Systemic Lupus over 6 months	Standard
Lupus Systemic Erythematosus	
- No symptoms or complications after 1 year, over age 20	Standard–Decline
Lymphoma	Indiv. Consideration

M

Mallory-Weiss Syndrome	
- Present	Decline
Manic Depressive Disorders	
- Stable	Table 2–8
Marfan's Syndrome	Table 2–Decline

Marijuana	
- Over age 18, Tobacco rates apply	Standard–Decline
Megacolon	
- Congenital with surgical repair	Standard
- No surgery or surgery with recurrence	Table 2
Melanoma	
- Surgery & confirmed pathology	Standard–Decline
Meniere's Disease	
- Recovered	Standard
Meningitis	
- Recovered & no residuals	Standard

Mental Retardation	
- Mild - no complications, over age 8	Standard–Table 2
- Severe	Decline

Migraines	Standard
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Mitral Valve Murmurs	
- Functional	Standard
- Otherwise	Standard–Table 8

Mononucleosis	
- Recovered	Standard

Multiple Sclerosis (MS)	Table 2–Decline
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Muscular Dystrophy (MD)	Standard–Decline
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Myasthenia Gravis	
- Mild, 1 year since onset	Standard–Table 4
- Others	Decline

Myocardial Infarction	
- Over age 40	Table 4–Decline

Myocarditis	
- Single attack, no complications, 2 years since resolution	Standard–Table 2
- With complications	Decline

Myositis	Standard
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N

Narcolepsy	
- Onset over 6 months	Standard–Table 4

Nephrectomy	
- Benign	Standard

Nephritis	
- Acute	Standard–Table 3
- Chronic with good renal function	Standard–Table 4
- Chronic with poor renal function	Decline

Neuritis	Standard–Table 2
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O

Organic Brain Syndrome	Decline
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Osteomyelitis	
- Chronic	Standard–Table 4

Osteoporosis	Standard
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Otitis Media	Standard
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P

Pacemaker (artificial)	
- No other heart disease after 3 months, over age 40	Table 2–4

Paget's Disease (bone)	
- Mild, not progressive	Standard
- Others	Decline

Palpitations	Standard–Table 3
Pancreatitis	
- Acute, recovered	Standard
- Chronic	Decline
Paraplegia	Indiv. Consideration (usually declined)
Parkinson's Disease	
- Mild	Standard–Table 4
- Marked - severe	Table 4–Decline
Patent Ductus Arteriosus	
- Unoperated	Decline
- 6 months after surgery, full recovery	Standard
Pericarditis	
- Single episode, full recovery	Standard
Peripheral Vascular Disease	
- Non-Smoker	Standard–Table 4
- Smoker	Decline
Peyronie's Disease	Standard
Phlebitis	
- Single episode, full recovery	Standard
Pneumonia	
- Full recovery	Standard
Poliomyelitis	
- No residuals	Standard
- With residuals	Table 3–8
Polycystic Kidney Disease	
- Normal renal function	Table 2–8
- Abnormal renal function	Decline
Polycythemia	
- 1 year after diagnosis, controlled	Table 2–4
Polyps	
- Excised, pathology benign	Standard
Prostatitis	
- Treated, full recovery	Standard
Proteinuria	Standard–Decline
Psoriasis	
- Systemic	Standard–Table 2
Psoriatic Arthritis	(see Rheumatoid Arthritis)
Pulmonary Embolism, over 6 years	Standard–Table 4
Pulmonary Hypertension	Decline
Pulmonary Infarction	
- 6 months after single episode, full recovery	Standard
Pyelonephritis	
- 1 year after treatment, full recovery	Standard

Q

Quadriplegia	
- Complete	Decline

R

Regional Enteritis	
- Symptom free 1 year, over age 20	Standard–Table 6
Renal Artery Stenosis	
- No hypertension, over 6 months	Standard–Table 3
Renal Failure	Decline
Renal Transplant (single)	
- No complications after 1 year, over age 20	Table 6–Decline

Right Bundle Branch Block	
- Complete	Standard–Table 2
Rheumatoid Arthritis	
- Not disabled, over age 18	Standard–Table 6

S

Sarcoidosis	
- Confined to lungs or skin, in remission 6 months	Standard
Scleroderma	
- Localized	Standard–Table 2
Sclerosing Cholangitis	Decline
Seminoma	
- Over 8 years since treatment	Standard
Senile Dementia	Decline
Sickle Cell Anemia	Decline
Sickle Cell Trait	Standard
Sjogren's Syndrome	
- No other connective tissue disorders	Standard
Sleep Apnea	
- Successfully treated	Standard–Table 3
Spina Bifida	
- Minimal deformity	Standard–Table 4
Stroke	
- 1 year since event	Table 4–Decline
Suicide Attempt	
- Single attempt, over 1 year	\$5 extra per thousand
- Multiple attempts	Decline
Systemic Lupus Erythematosus (SLE)	
- 1 year since diagnosis, no complications, over age 20	Table 2–8

T

Tachycardia	
- No other heart disease	Standard–Table 2
Transient Ischemic Attack	
- Single event, over 6 months	Table 2–4
- Multiple events, over 1 year	Table 4–8

U

Ulcerative Colitis	
- 1 year since diagnosis or major attack, over age 20	Table 2–8

V

Varices, Esophagus	Decline
Ventricular Septal Defect (VSD)	
- Trivial or slight, without surgery	Table 2–4
- 3 months since surgery	Standard
- With complications	Decline

W

Wolfe-Parkinson White (WPW)	
- No complications	Standard

X

Xeroderma Pigmentosum	Usually Decline
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Y

Yellow Fever - Recovered Standard

Z

Zollinger_Ellison Syndrome

- Benign, completely resected Standard
- Malignant, less than 5 years Postpone

FINANCIAL UNDERWRITING

The following overview is provided as a guide to help determine or calculate a reasonable amount of insurance based on general financial situations. The actual amount of insurance allowed may be higher or lower depending upon the details of the case.

Non-Working Spouse:

Generally, the amount of insurance for a non-working spouse should be half of the amount of the working spouse.

Minor Children:

The amount of insurance for minor children should bear a reasonable relationship to the amount of the parent (or guardian). If there are several children in the family, all should be covered in similar amounts.

PERSONAL INSURANCE & INCOME REPLACEMENT:

Age	Income Factor
0 - 40	20
41 - 50	15
51 - 60	10
61 - 65	7
66 - up	Individual Consideration

BUSINESS INSURANCE:

Business Need	Coverage Amount
Key Person	Maximum of 5 to 10 times salary
Buy-Sell	Limited to the value of the proposed insured's ownership in the business as outlined in the buy-sell agreement
Business Loan	Generally limited to 70% of the loan