



# Protective Life and You

**Building a relationship. Together.**

For Financial Professional Use Only. Not for Use With Consumers.





## A unique approach to doing business—we call it The Protective Way.

For us, it starts by taking the long view. We favor building lasting relationships over short-term gain and are committed to doing the right thing. Other companies talk about values, but with us it's more than a slogan. In fact, our business model is based on our core principles. Our principles are the foundation of everything we do, down to our product design.

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**VALUE:** Delivering the benefits clients expect.  
No surprises, no disappointments.

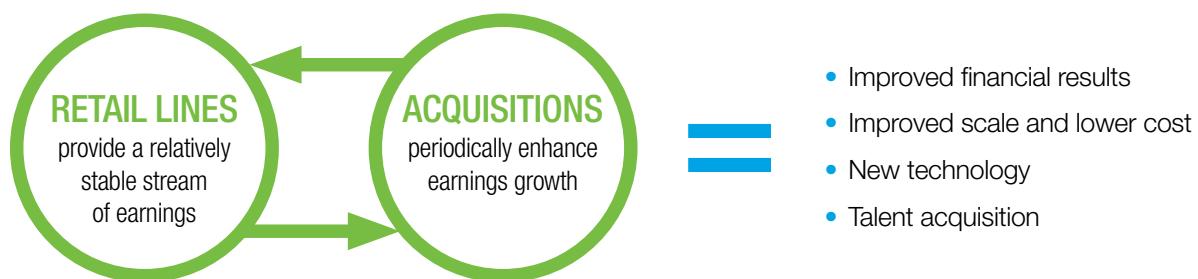
**INTEGRITY:** A focus on outcomes and transparency.  
We make promises we can keep—and then deliver on them.

**STRENGTH & STABILITY:** With more than 100 years of growth and strong financial performance, we're here to stay.

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## The Virtuous Cycle

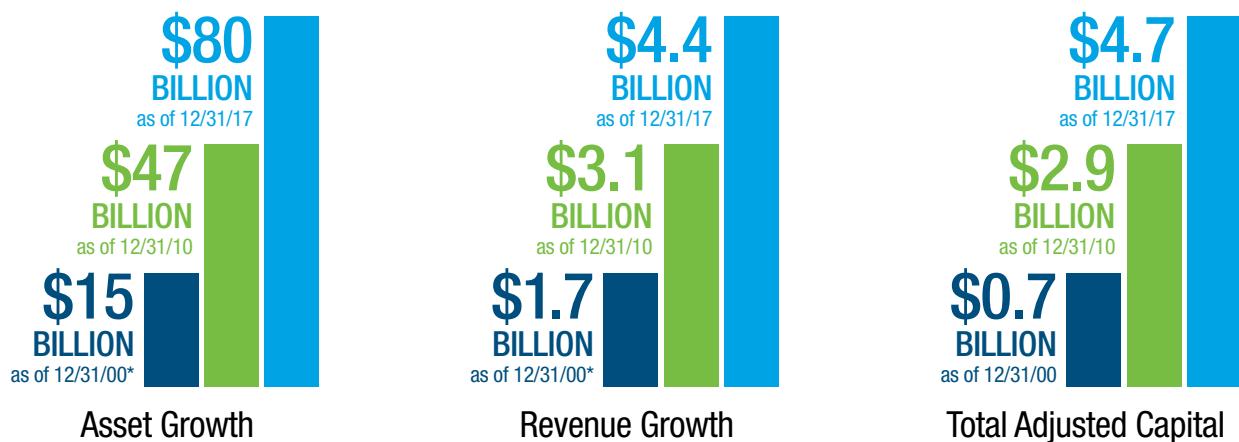
A differentiator with our business model is our focus on acquisitions. At Protective, we call this “The Virtuous Cycle.” Because we aren’t solely dependent on organic growth, we’re able to remain steadfast in our commitment to offering consumer-focused products that deliver real value.



## Our Strength Story

The Protective Life mission is in our name: we help clients protect their tomorrows. We take that seriously and have \$862 billion in life insurance, which amounts to about 8.3 million policies and contracts in-force.

Our growth comes from our strength, principles and practical approach to the business. Just within the last two decades, the company has experienced remarkable growth in assets, revenue and total adjusted capital.



\*Numbers not adjusted for recast for ASC 2010-26 (DAC change)

That’s proven results and an impressive growth curve by any standard. Protective Life is committed to you and your clients, now and in the future.

## Working with Protective Life

### The relationship with your Regional Vice President

We meant it when we said that we favor building long-term relationships. For you, that connection is established with your Regional Vice President. Your Regional Vice President is dedicated to helping you grow and maintain a successful life insurance business and delivering on our promises to clients. Their support includes:

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**PROSPECTING ASSISTANCE:** With a rich product expertise, your Regional Vice President can help identify opportunities for you to grow your revenue. In addition, we developed prospecting tools that can help you start the conversation with clients.

**CASE DESIGN:** We'll do the work for you. Not only will we complete the request you sent us, but we'll take it a step further and look to uncover more meaningful opportunities for your clients. Saving you time, and effort.

**CASE ADVOCACY AND SHEPHERDING:** Your Regional Vice President is your champion. Not only do they want to make your job easier, but they want the best for your clients, too. If there's a special circumstance or an issue arises with a case, they'll get the right people involved. They'll make the case for you, every time.

**ABSOLUTE AVAILABILITY:** Our Regional Vice President's priority is simple—you. On top of proactively reaching out and maintaining consistent contact with you, they're exceedingly responsive and will always follow-up. There is no lack of resources available to you.

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## Underwriting Advantages

We take a value-focused approach to our underwriting, and you'll find that there are many advantages for your clients.

### Dual-Manual Approach

We review two re-insurance manuals—Gen Re and Swiss Re—on every impairment and use the more favorable risk assessment, unless the impairments are co-morbid.

### Underwriting Limits

We offer the flexibility you need to place larger cases, with a retention limit of \$5 million and jumbo limit of \$65 million for most ages and policies.

### Opportunity for Build Upgrade

Protective has proprietary build charts that are generally more liberal than re-insurance manuals, which allows us to move cases from Table 2 to Standard for build. This works great for females with no co-morbid impairments and males with good cholesterol and blood pressure.

### Liberalized Preferred Criteria for Seniors

We recognize that preferred mortality is different at various ages. So our preferred criteria is more liberal for clients age 71 and above—we ignore family history of cancer and coronary disease, and risk factors such as weight and blood pressure are more relaxed.

### Pro Credit Program

Our Pro Credit program allows consideration for a Preferred rating when an applicant is disqualified solely because of one of the following risk factors: build, blood pressure, cholesterol or cholesterol ratio.

### Aviation and Avocation Risks

Flat extra ratings are added to the Preferred/Select Preferred base, if the client qualified medically, so these cases get the most favorable treatment. In addition, we offer an exclusion rider in most states where clients can go without a rating on SCUBA or Motor Vehicle Racing.

Connect with your Regional Vice President or the Protective Life Sales Desk to learn about how we can support you.



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