

Protective Life Insurance Company was established on a profound belief in the American dream. Since 1907, Protective Life Insurance Company has remained true to its core beliefs: quality, serving people, and growth. This unwavering commitment to treating people the way we would like to be treated has been rewarded with stable, long-term relationships and growth. Today, Protective Life is one of the nation's leading insurance companies, proving the wisdom of our Company's vision: *Doing the right thing is smart business.*®

Protective Life Insurance Company has more than \$474 billion of coverage in force to date.* Protective Life has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA (Very Strong, 3rd highest of 21 ratings) from Standard & Poor's, AA- (Very Strong, 4th highest of 22 ratings) from Fitch, and Aa3 (Excellent, 4th highest of 21 ratings) from Moody's Investors Service.** Each of these independent rating agencies has assigned its rating based on a variety of factors including Protective Life Insurance Company's operating performance, asset quality, financial flexibility and capitalization.

* As of 12/31/07

** These ratings are current as of October 2008. For more current information, please visit www.protective.com.



Your life insurance application process via **TeleLife®** is almost complete. Among the last required steps is a telephone interview and paramedical exam — right from your home or office.

What is a telephone interview?

It's a phone call in which you'll be asked questions about your medical history, plus other information such as your doctor's name, medications you take, etc. The interview only takes about 20-25 minutes. An interviewer will call you within 24 hours from the time your agent forwards the order to them. If we are unable to reach you we will leave a message with a toll-free number for you to call. Please use this number to call us at your earliest convenience to complete the interview. **TeleLife®** applications that are not completed after we have left four messages will be closed. **The application can be reopened at your request only by calling 1-888-800-6608, option 1.**

Who will be asking me these questions?

A Protective TeleLife representative. They are very experienced, knowledgeable and courteous.

Do I need to prepare for this telephone interview?

Yes. Gathering the information you'll need ahead of time will make the process run more quickly and smoothly.

You will be asked to identify personal information during the interview such as; full name, address, social security number, driver's license number, etc.

You will also be asked for medical information, such as:

- Name, address, and phone number of doctor(s) and hospital(s)
- Current treatment by any doctor or hospital
- Reasons for past medical treatment, with date(s)
- Medications you are currently taking, including dosage, frequency, and reason
- Whether you have been advised to have additional tests that have not been completed or have additional elective exam(s) or procedure(s) scheduled

During the telephone interview, you will be asked to pre-schedule your paramedical exam (usually scheduled within five to seven business days). This exam will be discussed in more detail later in this brochure.

What happens to the information I provide in the telephone interview?

The information gathered during the confidential telephone interview will be transferred to a formal life insurance application and delivered to you for your review and signature.¹

After reviewing your application and exam results, an underwriter may request additional information from other sources, such as a report from your physician or a motor vehicle report to complete the underwriting process.

Will I need a medical exam?

All applications will require that you have a medical exam. During the telephone interview, a medical exam will be scheduled either at your home, office, or at the examination company's location; wherever is most convenient for you. There is no cost to you for the medical exam.

During the exam, the examiner will record your height, weight, blood pressure and pulse rate. The examiner will also collect blood and urine specimen(s), **so please do not eat or drink for at least 8 hours prior to your exam.** The examiner may also perform additional tests such as an EKG during the visit. After the medical exam is completed, the examiner will pick up the application packet.

THAT'S IT!

TeleLife® is quick, easy, and with a little preparation by you, the process will move even faster. **If you need assistance, please contact a Protective TeleLife representative at (888) 800-6608, or send an email to telife@protective.com.**

1) *The state of North Carolina regulates that the paramedical examiner cannot sign as a witness. They can, however, obtain specimens and signed forms, which are then sent overnight to the lab and Protective Life for a final underwriting decision. You will need to obtain a witness signature on the life insurance application prior to the scheduled paramedical examiner visit.*