

TeleLife[®]

Consumer Quick Reference Guide




Protective[®]
Life Insurance Company
Protect Tomorrow. Embrace Today.[™]



Welcome to TeleLife®?

Your life insurance application process is almost complete. Among the last required steps is a telephone interview and paramedical exam. Both of these can take place right from your home or office.

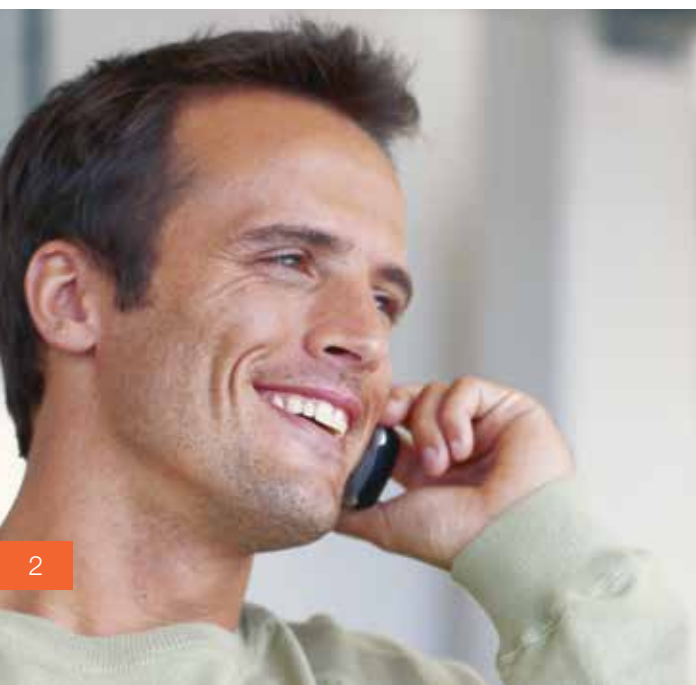
What is a telephone interview?

Once your pre-application is submitted an experienced, knowledgeable, and courteous Protective Life representative will call you within 24 hours to complete your application by phone. The telephone interview will take about 20 minutes to complete. It is not necessary for you to wait for our call. If you are available, you can contact us directly.

If we are unable to reach you to complete the telephone interview, we will leave a message with our toll-free number for you to return our call at your earliest convenience. Telephone interviews that are not completed after we have left five messages will be closed and the application can only be reopened at your request, by calling 888.800.6608, option 1.

Do I need to prepare for this telephone interview?

Yes. During the phone interview, you will be asked some routine questions (name, address, employer, income, etc.) along with several questions about your medical history. To complete the phone interview as quickly as possible, please have the following information available:



Personal Information

- Social Security and driver's license numbers.
- Other existing or pending life insurance policies, including company names, coverage amounts, and policy numbers, if available.
- Type of visa, visa number, and expiration date, if you are not a U.S. citizen.
- Payment information for initial or recurring premium payment(s) (checking, savings, or credit card account information), if applicable.

Medical Information

- Name, address, and phone number of your doctor(s) and hospital(s).
- Current treatment you receive by any doctor or hospital; including your medications, dosages, and reasons.
- Reasons for past treatment, with date(s).
- Additional tests you have been advised to take and elective exam(s) or procedure(s) that have been scheduled.

After the information has been collected, our representative will make an appointment for an examiner to visit you to and collect other medical information, including samples for lab tests. During the appointment, you will need to review and sign the application packet provided. This signed application packet will consist of the interview that was completed over the phone and all required state forms. This signed packet will be required for the underwriting process so please make sure to sign and hand back to the examiner at the time of your exam.

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.

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 require 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.

At the time of 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 anything except water for at least 8 hours prior to your exam. If necessary, the examiner may also perform additional tests during the visit such as an EKG.

After the medical exam is completed, the examiner will send your application packet with the specimen(s) collected to be processed.

That's It!

TeleLife is fast and easy. With a little preparation by you, the process will move even quicker.

Phone: 888.800.6608

Fax: 888.615.9619

E-mail: resourcecenter@protective.com

Hours of Operation: M-F 7:00 a.m. – 8:00 p.m. CT
Sat. 9:00 a.m. – 2:00 p.m. CT

Your lab results should be available online within 7 to 14 days of your exam appointment. To view or print a copy of your lab results, please visit www.MyExamOne.com/Results.



Protective Life Insurance Company

More than ever before, Americans of all ages need help in meeting essential protection and retirement needs. For more than 100 years, our mission has remained boldly alive in our name. We are Protective. We are committed to tearing down the barriers that prevent so many people from enjoying the peace of mind and satisfaction that come from taking care of their future financial needs and the needs of those who depend on them. This is our purpose. This will be our legacy.

Four core values guide us in all that we do: *Do the Right Thing, Serve People, Build Trust, and Simplify Everything.* We continually strive to provide innovative, valuable, affordable products that are simple to understand and easy to acquire. We serve with integrity and honesty, treating each of our customers the way we would like to be treated.

By enabling more people to confidently protect their tomorrow, we provide them the freedom to embrace their today.

Protect Tomorrow.
Embrace Today.™

The strength of our promise is backed by the financial stability and long-term performance of our Company. Protective Life Insurance Company carries high ratings from independent rating organizations who assign ratings measuring financial strength or claims-paying abilities. They consider factors such as overall operating performance, asset quality, financial flexibility, and capitalization. Protective Life Insurance Company has insurer financial strength ratings of: A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's, A (Strong, 6th highest of 22 ratings) from Fitch Ratings, and A2 (Good, 6th highest of 21 ratings) from Moody's Investors Service.*

* These ratings are current as of April 28, 2015.
For more current information, please visit
www.protective.com.

