Protective Life Insurance Company

Agent Information Bulletin

Underwriting #148

2801 Highway 280 South • Birmingham, AL 35223 • 1-800-333-3418 • www.protectiveproducer.com

Changes to Informal Guidelines Effective April 1, 2011

Protective Life continues to experience consecutive quarters of record sales in our Universal Life product line, and we owe it all to you - thank you for your business and continued support.

Relative to our informal review process, it is always our desire to increase the efficiency of this important process and provide you with the best possible service and underwriting offer. With the phenomenal increase in UL business, we have reviewed our current Informal Guidelines and will focus our attention on delivering the best possible offer, as fast as we can, on larger impact UL cases.

Therefore, effective April 1, 2011, we will no longer accept informal or "trial" applications on term or term-like business. Please note: Secure-T will no longer be available for informal submissions.

When a complete trial package is received, our goal is to have it reviewed and a response to you **within 7 business days**. When cases are submitted without a cover letter or are missing important information, we will contact you for follow-up. The review process will begin once all outstanding items have been received.

Please review these updated Informal Guidelines:

- UL Informal Applications only.
- All informal applications must be accompanied by a transmittal clearly indicating the planned premium and product type.
- Minimum annual premium of $10,000.
- A cover letter providing:
  - ✓ Any unique facts pertinent to this applicant.
  - ✓ Any information you can provide to help us better understand the situation including premium and/or rating class considerations you need to help you place the case.
  - ✓ What companies have reviewed or are reviewing the case and what offers, if any, have already been made.
  - ✓ Agent name and contract number.

We will continue to provide quote support for cases submitted through XRAE/WebRAE and through our email "Quick Quote" process. Thank you for your adherence to these guidelines.

Questions?

Please contact your Regional Sales Manager or the Sales Desk at 800-333-3418, ext. 2124

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