

TeleLife®

Consumer Quick Reference Guide



Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value


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.

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 made five attempts will be closed and the application can 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, you will receive an application packet via email that will include the interview and forms. You will be prompted to create a password to log in once you open the document. Be sure to review the application and complete the necessary forms requiring electronic signatures. Please remember that the application process cannot move forward without the signed application packet. If you have any questions, please contact 888-800-6608, option 2.

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 emailed to you for your review and signature.

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

Will I need a medical exam?

A medical exam may be requested for tests such as a blood sample and urine specimen. If so, a TeleLife representative will provide you with this information and set the exam order.

That's It!

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

- Phone Number: 888-800-6608, option 1
- Email Address: telelife@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

The Protective Life Story

Committed to delivering what's promised, for more than 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. Our entire business model is based on our core principles: value, integrity, strength and stability. Simply put, we believe in doing the right thing — and do it every day.

We take it a step further with our products by taking the long view. We're careful about the promises we make — and make sure we deliver on them. It's how we build trust and relationships that last.

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, 5th highest of 22 ratings) from Fitch Ratings
- A1 (Very Good, 5th highest of 21 ratings) from Moody's Investors Service

* These ratings are current as of October 2, 2019. For more current information, please visit protective.com.

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