

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.

About Protective Life Insurance Company

Protective Life Insurance Company helps to provide financial security through insurance and investment products. For more than one hundred years, our Company has remained true to its core values of 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, drawing on a heritage of strength and a tradition of innovation, while proving the wisdom of our Company's vision: *Doing the right thing is smart business.[®]*

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)	A.M. Best Company
AA-	Very Strong	(4th highest of 21 ratings)	Standard & Poor's
A	Strong	(6th highest of 22 ratings)	Fitch Ratings
A2	Good	(6th highest of 21 ratings)	Moody's Investors Service

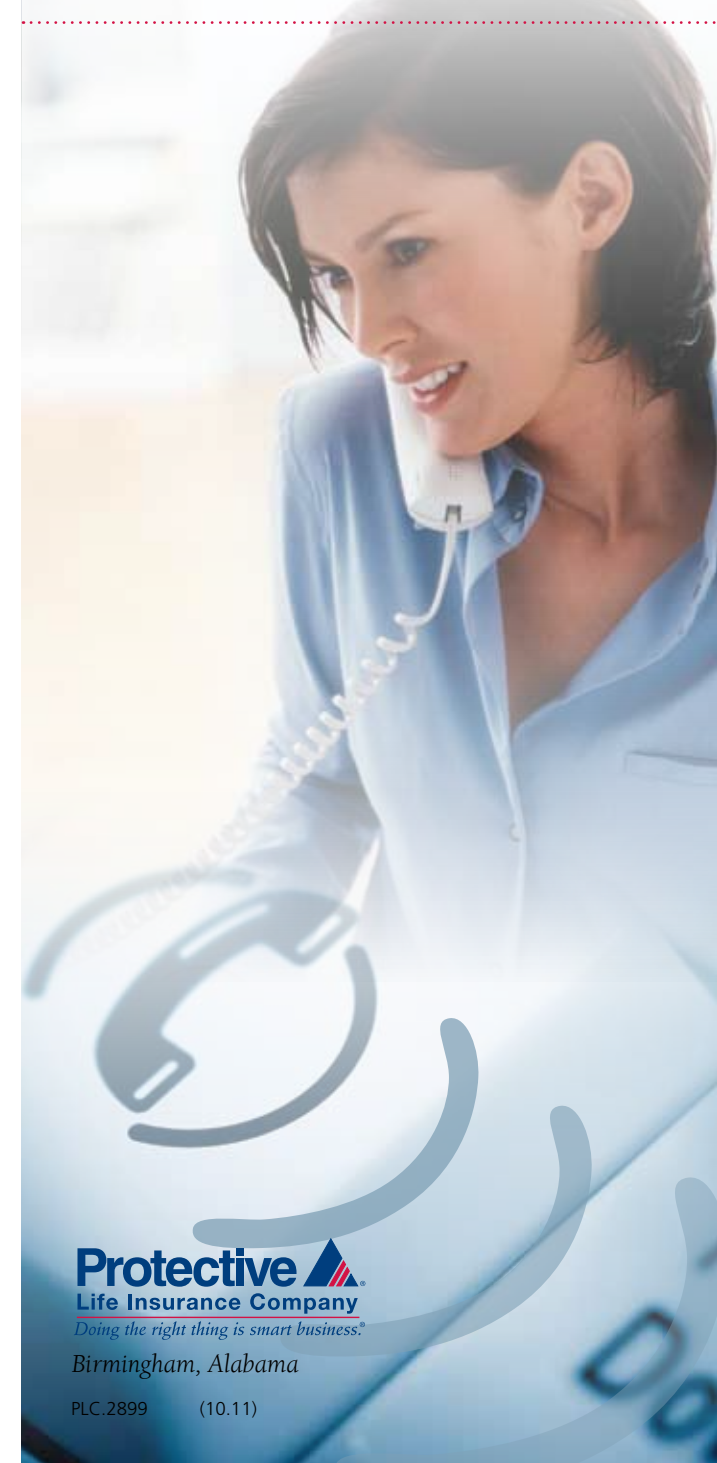
These ratings are current as of October 26, 2011 and do not apply to products or their performance. Please visit www.protective.com for current information.

Protective
Life Insurance Company
Doing the right thing is smart business.[®]
Birmingham, Alabama

PLC.2899 (10.11)

TELELIFE

Consumer Quick Reference Guide



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What is a telephone interview?

During the phone interview you will be asked questions about your medical history. You will also be asked to provide other information such as your doctor's name and any medications you have been prescribed. The interview will only take about 20 minutes.

A Protective Life representative will call you within 24 hours from the time your agent notifies us. However, 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, we will leave a message with our toll-free number for you to call at your earliest convenience.

TeleLife interviews that are not completed after we have left five messages will be closed. The application can only be reopened at your request, by calling 1.888.800.6608, option 1.

Who will be asking me these questions?

You will be contacted by a Protective Life Customer Service Representative who is very experienced, knowledgeable, and courteous. They are dedicated to guiding you through this important step in your life insurance application.

Do I need to prepare for this telephone interview?

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

You will be asked to identify personal information during the interview, such as your 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, our representative will make an appointment with you for an examiner to visit and collect other medical information, including samples for lab tests. 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.

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 7a.m. to 8p.m. CT
Sat. 9a.m. to 2p.m. CT