

Protective Life Bulletin

DATE: <<Date>>

TO: Protective Life Distributors

FROM: Protective Life Insurance Company

RE: Updated Underwriting Guidelines for Foreign Travel and Foreign Nationals

Protective Life Insurance Company is pleased to announce two enhancements to our underwriting guidelines for foreign travel and foreign nationals.

We believe these changes will streamline the risk selection process and provide a more competitive approach for many cases involving short-term, routine travel, and for foreign nationals who reside in the U.S. and parts of Canada.

I. Foreign Travel Underwriting Enhancements for U.S. Citizens

The Swiss Re Life Guide will now be our primary resource for underwriting of risks related to foreign travel. These guidelines address the country(ies) being visited, as well as other risk factors such as the specific region within the country, purpose of the travel, occupation, frequency and total duration. After consideration of all risk factors, short duration travel may be eligible for more favorable rate classes than with our previous guidelines. In addition to the information provided on the application, a foreign travel questionnaire may also be required.

Examples:

- Previously, a U.S. citizen planning a one-time business trip to Vietnam for a period of three weeks would have been assessed at a Standard rating plus a \$2.00 flat extra charge per thousand rating. Under the revised guidelines, the flat extra charge rating may be waived and preferred classes available if the applicant meets the underwriting criteria.
- A foreign national from India holding a permanent green card is planning to visit family in Mumbai, India for less than 8 weeks annually. Under the prior guidelines, the best rate for the travel risk would have been a Standard Non-Tobacco rating. Since the applicant meets all appropriate criteria, Select Preferred would now be available.

Additional Considerations Include:

- Purpose for and specific location of the travel.
- Short term travel is defined as 8 weeks or less annually. Durations of up to 6 months annually will be considered as “travel” under these guidelines. For our purposes, travel durations of more than 6 months annually will be considered as “residence”.
- All benefits and riders will be individually underwritten.

Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company. Securities offered by investment Distributors, Inc. (IDI). IDI is the principal underwriter for registered products issued by PLICO and PLAICO, its affiliates. All three companies located in Birmingham, AL

II. Underwriting Enhancement for Foreign Nationals residing in the U.S. and for Canadians

Three Categories of Foreign Nationals Defined:

1. **Non-U.S. Citizen with a Permanent Visa** – Persons admitted for permanent legal residency in the U.S. who have Green Cards and who are legally residing in the U.S. on a permanent basis.
2. **Non-U.S. Citizen Residing in U.S. on Temporary Visa** – Citizens of other countries residing in the U.S. for at least one year with temporary visas that grant them permission to enter the U.S. for a specific period.
3. **Canadian Citizen with Permanent Residence in Canada** – Canadian citizens residing in Canada that do not have temporary or permanent visas in the U.S. currently age 70 or younger.*

Guidelines:

- All solicitation, applications, medical exams, labs, tests, payment and delivery must occur in the U.S.
- Completion of our Foreign National questionnaire by both the insured and the owner.
- Required Attending Physicians Statement medical records must be available in English.
- Tax ID: Social Security Number or ITIN or Canadian Social Security Number.
- Tax ID required for business ownership and U.S. Trust ownership.
- For both the insured and the owner, we also require a copy of Green Card for Category 1, Copy of Visa and Passport for Category 2, and a copy of Passport and Driver's License for Category 3.

Further Guidelines for Category 2 and 3 above:

- Cover letter from writing agent explaining need and purpose of coverage required.
- Premiums must be paid in U.S. dollars and billed to a U.S. bank (account must be opened for more than 6 months).
- Significant, legitimate interests in the U.S., including property or business ownership as well as an established U.S. bank account.
- Must comprehend English language (Spanish speaking must go through tele-life interview process).
- Must be a citizen of an approved country; please refer to our agent website MyProtective.com for a list of our approved countries.

For Category 2 above, insured and owner must hold a visa from the specified list of visa types:

- E- Treaty/Traders/Investors
- H1(B or C)- Temporary workers with special merit/ability
- I – Information media representative
- K – Family member or fiancé of U.S. citizen
- L – Intra-company transfer
- O – Worker with extraordinary ability
- TN – Mexican professionals under NAFTA
- TD – Mexican professionals under NAFTA

*The list of our approved Canadian Provinces and Territories can be found on our agent website, MyProtective.com

Protective does not underwrite Foreign Nationals who have not resided in the U.S. for at least one year or are not on the list of visa types above.

We value your partnership and look forward to working together toward a great year —**Today, Tomorrow, Together.**TM