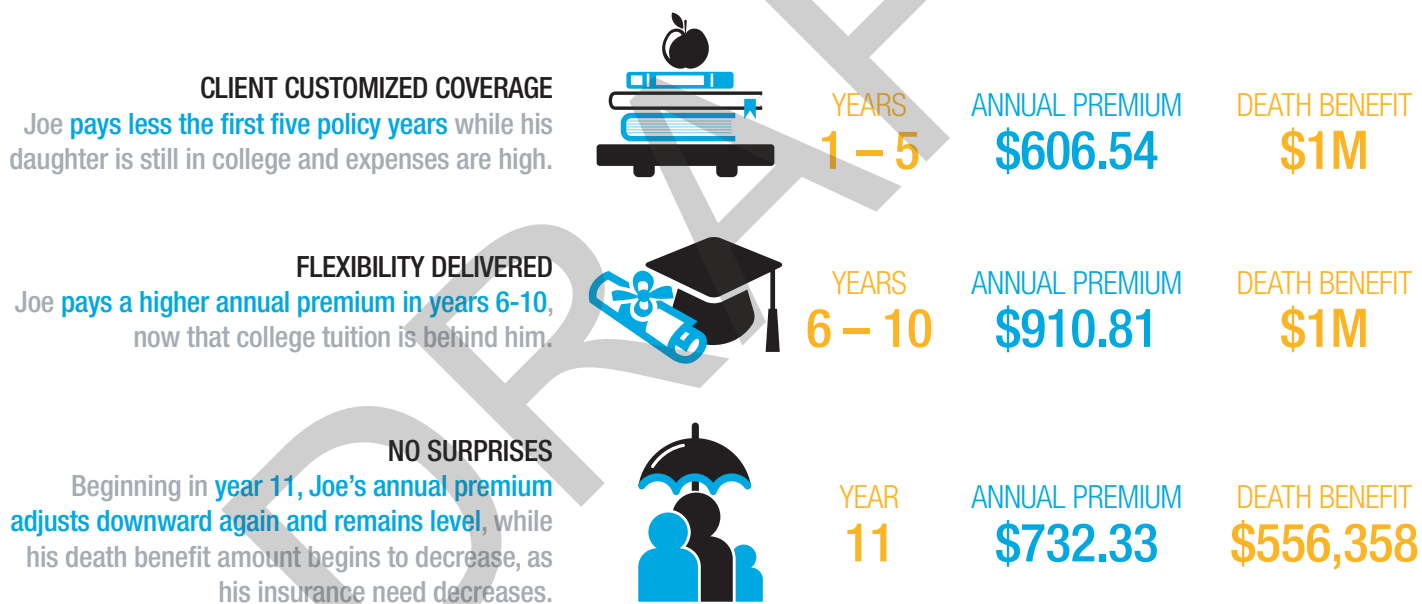


# Protection and Flexibility

Many clients are searching for the best price. But what about clients who know that life throws curve balls and need some flexibility in their affordable coverage? Protective Life offers additional value with Custom Choice UL, our short-duration coverage option. Take a look at Joe, a 45-year-old executive who wants protection for his family, but knows his daughter's college tuition will squeeze the budget for a few years.

Joe purchases a \$1,000,000 Custom Choice UL policy with a 10-year initial level death benefit period

Take a look at how he can customize his premiums to fit his life and his budget while maintaining the protection and peace-of-mind of insurance.



Effective as of August 2016. Assumes Male, Age 45, Preferred Non-Tobacco.



Additional Information on Reverse Side.

# Let's deliver on our promises. Together.

Contact me to find out more about Protective Custom Choice UL, an affordable, competitive life insurance solution for short- or long-term needs.

<Your Name Here>  
<Your Title Here>  
<Your Agency Here>  
<Your Phone Number Here>  
<Your Email Here>  
<Your Website URL Here>

This case study is hypothetical and for illustrative purposes only. Each individual situation will be different based on the age, sex and health status of the insured. Different planned premium frequencies will require different total annual premium amounts. More frequent planned premiums will typically require higher premium payments to be made. For current information on Protective Life Insurance Company's products, please use our ELI software or contact our sales desk for an illustration.

Protective Custom Choice UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value