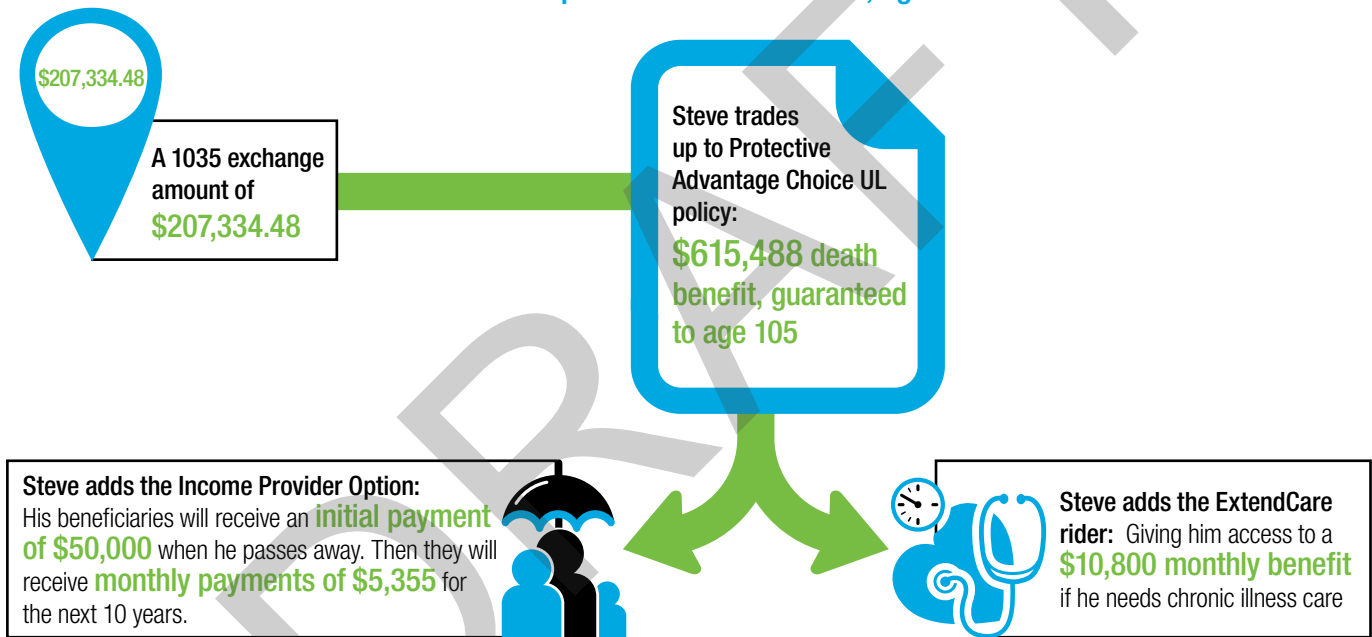


More Than Just Protection

Your clients may have a number of worries when it comes to purchasing life insurance: what if they become chronically ill, what if their needs change, or they may be concerned with how their beneficiaries may handle the death benefit.

That may seem like a tall order but this is where Protective shines. Because Protective takes the long view with our products, we can provide even more value that your clients can depend on.

See the options in store for Steve, age 55



Your Logo Goes Here

Additional Information on Reverse Side.

Let's deliver on our promises. Together.

Contact me to request an illustration and learn more about Protective Advantage Choice UL.

<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.

Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions and limitations.

Protective Advantage Choice UL (UL-21) 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.

Policyholders who replace existing life insurance coverage with a new policy within the 1035 exchange process could experience unintended consequences such as income tax liability, new underwriting guidelines, and loan, surrender charge and contestability period changes on the replacement policy.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Your clients should consult with their legal or tax advisors regarding their individual situations before making any tax related decisions.

Be sure to provide your clients with complete details about the terms, conditions, limitations or exclusions that may apply.

ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income or others. Purchasers should consult a qualified advisor along with legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

ExtendCare (Form ICC12-L630 and L630) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information.

ExtendCare is intended as a non-medical supplement to traditional long-term care policies and riders.

Income Provider Option (UL-E35) is an endorsement available only at issue on certain UL products issued by PLICO. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply.



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www.myprotective.com

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