




Protective
Life Insurance Company
Protect Tomorrow. Embrace Today.™

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Protective Custom ChoiceSM UL UNIVERSAL LIFE INSURANCE Producer Guide

Your clients' financial situations and personal goals are unique to them. Helping them select the right policy is essential in meeting their particular needs, and developing a long-term relationship.

The **Protective Custom ChoiceSM UL** product offers your clients an affordably priced universal life insurance policy which can provide a guaranteed death benefit anywhere from 10 to 30 years.



POLICY SPECIFICATIONS

<p>Product Design</p>	<p>Flexible premium universal life insurance for clients desiring affordable coverage without cash-value accumulation. Offers flexible death benefit periods ranging from 10 to 30 years.</p> <p>After the initial level benefit period, the death benefit decreases each year while the premium remains level. When the death benefit reaches \$10,000, the premiums will increase each year.</p>
<p>Issue Ages & Risk Classes</p>	<p>Select Preferred, Preferred, Non-Tobacco, Tobacco</p> <ul style="list-style-type: none"> - 10-Year Plan: 18 – 75 - 15-Year Plan: 18 – 70 - 20-Year Plan: 18 – 65 (18 – 63 for Tobacco) - 25-Year Plan: 18 – 55 (18 – 52 for Tobacco) - 30-Year Plan: 18 – 55 (18 – 43 for Tobacco)
<p>Minimum Face Amount</p>	<p>\$100,000</p>
<p>Minimum Face Amount After Automatic Face Decreases Begin</p>	<p>\$10,000</p>
<p>Face Amount Bands</p>	<ul style="list-style-type: none"> - Band 1: \$100,000 – \$249,999 - Band 2: \$250,000 – \$499,999 - Band 3: \$500,000 – \$999,999 - Band 4: \$1,000,000 +
<p>Maturity Age</p>	<p>No stated maturity age. Premiums and charges discontinue at attained age 121.</p>
<p>Illustrations</p>	<p>An illustration is not required when a standard initial level death benefit period of 10-30 years is selected. If your client chooses a different death benefit period, or if riders are selected, an illustration should be submitted with the application.</p>

CUSTOMIZATION OPTIONS

<p>Short-Term Needs with Long-Term Options</p>	<p>Your clients can customize the duration of their life insurance coverage. They choose the amount of coverage they want, and benefit period of anywhere from 10 to 30 years.</p> <p>After the initial level benefit period ends, the guaranteed death benefit will begin to decrease while the premium payment amount remains level. The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point, premiums will increase each year.</p> <p>Your clients also have the option to exchange their policy for a permanent universal life insurance option from Protective Life anytime in the first 20 policy years up to age 70, without going through more medical exams. <i>Internal replacement is not available in the first policy year.</i></p>
<p>Income Provider Option</p>	<p>A Protective Custom Choice UL policy can also provide income protection. With the no-cost Income Provider Option, your clients can select a guaranteed monthly or annual income stream of up to 30 years for their death benefit payout. In addition, an initial lump-sum payment is also available to help cover final expenses or immediate death obligations.</p>

COST & EXPENSE SUMMARY

<p>Premium Load</p>	<p>25% – applies to all policy years and premiums.</p>
<p>Monthly Administrative Charge</p>	<p>\$5.50 – applies to all years. Discontinued after attained age 121.</p>
<p>Monthly Expense Charge</p>	<p>Per \$1,000 of initial face amount. Varies by age, gender and underwriting class. Applies to all policy years. Discontinued at age 121.</p>
<p>Monthly Cost of Insurance Charge</p>	<p>Varies by issue age, gender, underwriting class, policy year and any ratings. Discontinued at age 121.</p>

OPTIONAL ENDORSEMENTS AND RIDERS

Accidental Death Benefit Rider	Can provide coverage that pays an additional death benefit if the insured dies as the result of an accident.
Children's Term Life Insurance Rider	Rather than purchasing individual policies on their children, the policy owner can use this rider to provide death benefit protection for all natural, adopted and stepchildren within issue age limits.
Disability Benefit Rider	A monthly benefit amount can be credited to the policy if the insured faces the hardship of total disability.
Income Provider Option	Optional endorsement which allows the policy owner to select a guaranteed monthly or annual income stream for the death benefit payout.
Terminal Illness/ Accelerated Death Benefit	This benefit can accelerate up to 60% of the policy's death benefit, or \$1 million, whichever is less.

LAPSE PROTECTION

Lapse Protection Endorsement	The built-in lapse protection, automatically included on each policy, can guarantee death benefit coverage up to the lifetime of the insured based on the premiums paid and the formulas described in the Lapse Protection Endorsement.
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POLICY LAPSES

Grace Period	If on any monthly anniversary, the cash value minus the policy debt is insufficient to pay the monthly deduction for the upcoming month and the lapse protection is not in effect, the policy will enter the grace period. The policy owner has 61 days to cover the current and past due monthly deductions. The policy will remain in force during the grace period, but if the premium payment is not received by the end of the grace period, the policy will lapse.
Catch-Up	If lapse protection is lost, your clients may restore it by paying additional or higher premiums. The premiums required to restore lapse protection may be significantly higher than the premiums illustrated.

POLICY CHANGES

Increase Coverage	Increases are allowed for all plans after the first policy year, but within the level face amount period.
Decrease Coverage	After the policy has been in force for at least three years, a decrease may be requested. The new face amount may not be less than the minimum face amount.

POLICY OWNER INFORMATION

Annual Report	A personalized report is sent after each policy anniversary. The report shows: the status of the Lapse Protection Account, premium payments, cost of insurance charges, and expense charges.
The Policy	The policy form, including all endorsements, will provide information regarding benefits provided, premium payments, charges, determination of values, the Lapse Protection Endorsement, and other provisions and charges.

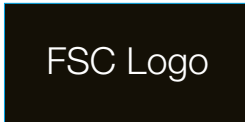


Protective Custom Choice UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up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

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.

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

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured