

## Protective Custom Choice<sup>SM</sup> UL and Protective Advantage Choice<sup>SM</sup> UL

	Protective Custom Choice UL (UL-22)	Protective Advantage Choice UL (UL-21)
<b>Product Description</b>	<p>Flexible-premium universal life insurance for clients desiring affordable coverage without cash-value accumulation. Offers flexible initial level death benefit periods ranging from 10-years to lifetime.</p> <ul style="list-style-type: none"> <li>– Affordable rates</li> <li>– Evidence free exchange option for first 20 years up to age 70</li> <li>– Flexible options at end of initial level benefit period (10, 15, 20, 25 and 30-year options only)</li> <li>– Chronic illness protection with optional ExtendCare accelerated death benefit rider (<i>only available with lifetime level benefit option</i>)</li> <li>– Guaranteed income streams for beneficiaries with optional Income Provider Option</li> </ul>	<p>Flexible premium universal life insurance for clients desiring affordable lifetime coverage with potential cash value accumulation. Offers flexible guarantee periods up to lifetime.</p> <ul style="list-style-type: none"> <li>– Affordable rates</li> <li>– Single premium/1035 option to age 110</li> <li>– Chronic illness protection with the optional ExtendCare accelerated death benefit rider</li> <li>– Guaranteed income streams for beneficiaries with optional Income Provider Option</li> </ul>
<b>Underwriting Classes &amp; Issue Ages</b>	<p>Select Preferred, Preferred, Non-Tobacco, Tobacco</p> <p>10-Year Plan: 18-75 15-Year Plan: 18-70 20-Year Plan: 18-65 (<i>18-63 for Tobacco</i>) 25-Year Plan: 18-55 (<i>18-52 for Tobacco</i>) 30-Year Plan: 18-55 (<i>18-43 for Tobacco</i>) Lifetime Plan: 18-85 (<i>18-75 for Select Preferred</i>)</p>	<p>Select Preferred, Preferred, Non-Tobacco, Preferred Tobacco, Tobacco</p> <p>18 – 75 Select Preferred 18 – 85 Preferred 18 – 85 Non-Tobacco 18 – 75 Preferred Tobacco 18 – 85 Tobacco</p>
<b>Minimum Face Amount</b>	\$100,000	\$50,000 ( <i>Non-Tobacco and Tobacco</i> ) \$100,000 ( <i>all other classes</i> )
<b>Policy Features</b>	<ul style="list-style-type: none"> <li>– Built-in lapse protection can guarantee death benefit coverage up to the lifetime of the insured<sup>1</sup></li> <li>– No stated maturity age. Premiums and charges discontinue at attained age 121</li> </ul>	<ul style="list-style-type: none"> <li>– Guaranteed interest rate – 2.5%</li> <li>– Built-in lapse protection can guarantee death benefit coverage up to the lifetime of the insured<sup>1</sup></li> <li>– No stated maturity age. Premiums and charges discontinue at attained age 121</li> <li>– 24 month rolling target premiums</li> </ul>
<b>Policy Fees</b>	<ul style="list-style-type: none"> <li>– Premium Load – 25% (<i>Applies to all policy years and premiums</i>)</li> <li>– Monthly Administrative Charge – \$5.50 (<i>Applies to all years. Discontinued after attained age 121</i>)</li> <li>– Monthly Expense Charge – Per \$1,000 of initial face amount. Varies by age, gender and underwriting class. Applies to all policy years. Discontinued at age 121.</li> <li>– Monthly COI Charge – Varies by issue age, gender, underwriting class, policy year and any ratings. Discontinued at age 121.</li> <li>– Withdrawal/Partial Surrender Charge - \$25</li> </ul>	<ul style="list-style-type: none"> <li>– Premium Load – 10% (<i>Applies to all policy years and premiums</i>)</li> <li>– Monthly Administrative Charge - \$5 (<i>Applies to all years. Discontinued after attained age 121</i>)</li> <li>– Monthly Expense Charge – Per \$1,000 of initial face amount. Varies by age, gender and underwriting class. Applies to all policy years. Discontinued at age 121.</li> <li>– Monthly COI Charge – Varies by issue age, gender, underwriting class, policy year and any ratings. Discontinued at age 121.</li> <li>– Withdrawal/Partial Surrender Charge - \$25</li> <li>– Full Surrender Charge – Applicable in years 1-9 and will vary by age, gender and underwriting class</li> </ul>
<b>Benefits &amp; Riders</b>	<ul style="list-style-type: none"> <li>– Accidental Death Benefit Rider</li> <li>– Children’s Term Rider</li> <li>– Disability Benefit Rider</li> <li>– ExtendCare Rider – available only with lifetime level benefit option</li> <li>– Income Provider Option</li> <li>– Terminal Illness/Accelerated Death Benefit (<i>included</i>)</li> </ul>	<ul style="list-style-type: none"> <li>– Accidental Death Benefit Rider</li> <li>– Children’s Term Rider</li> <li>– Disability Benefit Rider</li> <li>– ExtendCare Rider</li> <li>– Income Provider Option</li> <li>– Terminal Illness/Accelerated Death Benefit (<i>included</i>)</li> </ul>

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Protective Custom Choice UL (UL-22) and Protective Advantage Choice UL (UL-21) are universal life insurance policies 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 of sex. In Montana, unisex rates apply. 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.

<sup>1</sup> The lapse protection guarantees the policy death benefit only, not the cash or surrender value. Policy transactions and premium changes will affect the cost and length of the protection. Late or skipped premiums are not recommended because this may cause the policy to lose lapse protection and the premiums required to restore lapse protection could be significantly higher. Complete terms and conditions can be found in the policy and endorsements and your financial representative can advise you regarding the effect of premium adjustments.

