



## Ratings

### Insurance Ratings (Current as of October 19, 2010)

An insurance rating is an opinion of the rating agency of the insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. Each of the independent rating organizations that rate Protective has assigned its rating based on a variety of factors, including the company's operating performance, asset quality, financial flexibility, and capitalization. A rating is not a recommendation to purchase, sell, or hold insurance contracts. Ratings are subject to change at any time. The insurer may have paid a fee to the rating agency.

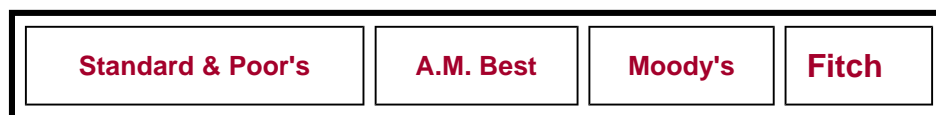
**Protective Life Insurance Company** has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's, A (Strong, 6th highest of 22 ratings) from Fitch, and A2 (Good, 6th highest of 21 ratings) from Moody's Investor Services.

**West Coast Life Insurance Company** has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's, A (Strong, 6th highest of 22 ratings) from Fitch, and A2 (Good, 6th highest of 21 ratings) from Moody's Investors Services, Inc. Protective Life Insurance Company has entered into an agreement to contribute capital to West Coast under certain circumstances.

**Protective Life and Annuity Insurance Company** has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's, and A (Strong, 6th highest of 22 ratings) from Fitch. Protective Life and Annuity Insurance Company's policy liabilities are guaranteed by Protective Life Insurance Company.

**Lyndon Property Insurance Company** has an insurer financial strength ratings of A- (Excellent, 4th highest of 15 ratings) from A.M. Best.

**Protective Life Insurance Company of New York** has an insurer financial strength rating of A (Excellent, 3rd highest of 15 ratings) from A.M. Best.



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