



Life Insurance Designed  
to Stand the Test of Life

**Products At-A-Glance**



## The Protective Life mission is in our name:

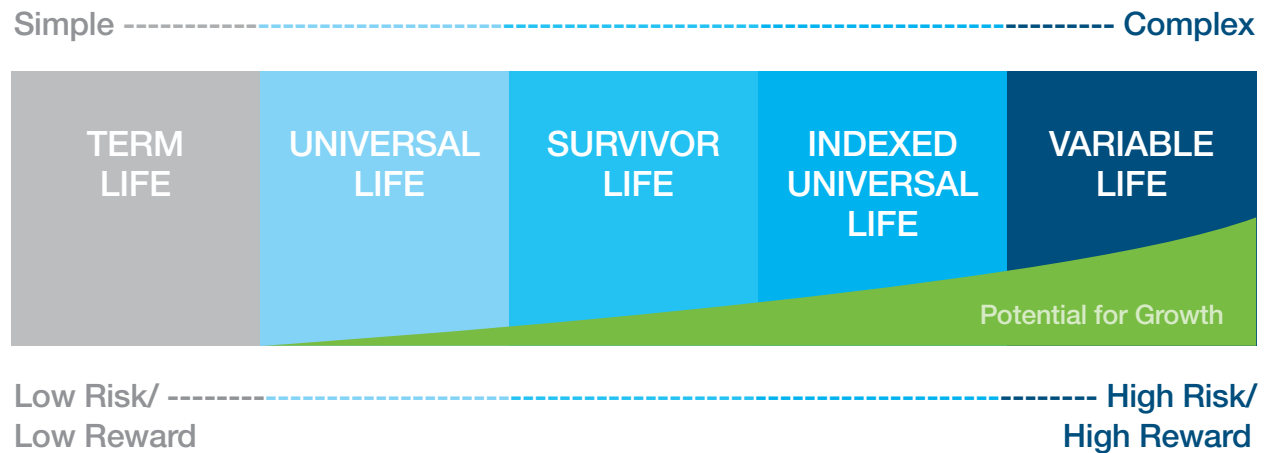
We help clients protect their tomorrows—and we take that responsibility seriously. In order to deliver on our promises, we are careful to examine how our products serve both you and your customers.

We believe that our approach is one that you can count on, with:

- Products that stand the test of time, thanks to responsible design and flexible features.
- Transparency and straightforward, client-friendly cost structure with no surprises.
- Solutions focused on lifetime protection and potential for building cash value.

### The Life Insurance Spectrum

As demonstrated below, you'll find different life insurance categories on a spectrum ranging from Simple and Low Risk/Low Reward to Complex and High Risk/High Reward. This guide follows this spectrum, starting with an overview of our more simple products and ending with those that are more complex.



## Short-Term Solutions Portfolio

Short-term life insurance offers clients coverage at a lower cost for a specified period of time. At Protective Life, we offer clients two solid choices for their affordable short-term life insurance needs: a term product for those seeking to cover immediate needs, and a universal life product offers that more flexibility for down the road.

### Protective® Classic Choice Term

Streamlined coverage for those who want protection at the most affordable price

#### HIGHLIGHTS

- Easy-to-understand policy for those who need to stick to a budget
- Coverage just for when the client needs it (10, 15, 20, 25 or 30 years)
- \$55 commissionable annual policy fee

#### ISSUE AGES AND RISK CLASSES

Select Preferred, Preferred, Non-Tobacco, Tobacco

- 10-year plan: ages 18 – 75
- 15-year plan: ages 18 – 70 (18 – 68 for Tobacco)
- 20-year plan: ages 18 – 65 (18 – 62 for Tobacco)
- 25-year plan: ages 18 – 55 (18 – 52 for Tobacco)
- 30-year plan: ages 18 – 52 (18 – 43 for Tobacco)

#### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Income Provider Option
- Terminal Illness Accelerated Death Benefit Rider (included)
- Waiver of Premium Rider

## Protective® Custom Choice UL (10-30)

Flexible, affordable coverage with benefit period ranging from 10 to 30 years

### HIGHLIGHTS

- 61-day premium grace period—twice that of most term insurance policies
- Option to continue coverage without increases to premium
- Flexible conversion options after the first policy year through year 20, up to age 70

### ISSUE AGES AND RISK CLASSES

Select Preferred, Preferred, Non-Tobacco, Tobacco

- 10-year plan: ages 18 – 75
- 15-year plan: ages 18 – 70
- 20-year plan: ages 18 – 65 (18 – 63 for Tobacco)
- 25-year plan: ages 18 – 55 (18 – 52 for Tobacco)
- 30-year plan: ages 18 – 55 (18 – 43 for Tobacco)

### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Disability Benefit Rider
- Income Provider Option
- Terminal Illness Accelerated Death Benefit Rider (included)

## Universal Life (UL)

Universal life is a versatile type of permanent life insurance designed to meet a variety of long-term needs. With flexibility around premium payments and death benefit coverage and optional features, universal life insurance can help clients tailor a policy to fit their exact needs with lifetime protection and potential cash-value growth.

### Protective® Advantage Choice UL

Versatile guaranteed UL solution that offers affordable premiums and opportunity for cash-value growth

#### HIGHLIGHTS

- Guaranteed death benefit coverage with built-in lapse protection
- Flexible premium options that can be adjusted as life changes
- Cash-value potential for future expenses that may be unplanned
- Shines in 1035 exchange, short-pay and single-pay cases
- 24-month rolling target premium

#### ISSUE AGES AND RISK CLASSES

- Select Preferred: ages 18 – 75
- Preferred: ages 18 – 85
- Non-Tobacco: ages 18 – 85
- Preferred Tobacco: ages 18 – 75
- Tobacco: ages 18 – 85

#### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Disability Benefit Rider
- ExtendCare Rider
- Income Provider Option
- Terminal Illness Accelerated Death Benefit Rider (included)

## Protective ProClassic II<sup>SM</sup> UL

Affordable death benefit protection with flexible coverage options and the potential for cash-value growth

### HIGHLIGHTS

- Current assumption universal life policy
- Flexible premium options that can be adjusted as life changes over time
- Strong cash-value accumulation potential
- Option of a level or increasing death benefit
- 24-month rolling target premium

### ISSUE AGES AND RISK CLASSES

- Select Preferred: ages 18 – 75
- Preferred: ages 18 – 85
- Non-Tobacco: ages 0 – 85
- Tobacco: ages 15 – 85

### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- ExtendCare Rider
- Income Provider Option
- Terminal Illness Accelerated Death Benefit Rider (included)

## Survivorship Life

A last survivor insurance solution, this is typically purchased by married couples but can be used for other pairs of people with insurable interest. By insuring both policy owners, the death benefit is paid at the death of the second insured and beneficiaries can use this to help offset estate tax.

### Protective® Survivor UL

Last survivor policy that can help offset the federal estate tax due at the death of the surviving spouse

#### HIGHLIGHTS

- Death benefit payable upon death of second insured
- Supplemental to estate planning for wealth preservation
- Guaranteed death benefit with lapse protection

#### ISSUE AGES AND RISK CLASSES

- Preferred: ages 20 – 85
- Non-Tobacco: ages 20 – 85
- Tobacco: ages 20 – 85

#### OPTIONAL RIDERS AND BENEFITS

- Estate Protection Endorsement (included)
- Split Option Endorsement (included)
- Terminal Illness Accelerated Death Benefit Rider (included)



## Protective® Survivorship Term

Last survivor term policy with level premium periods of 10, 20 or 30 years

### HIGHLIGHTS

- Death benefit payable upon death of second insured and can be used to cover estate tax
- Coverage options for 10, 20 or 30 years
- No additional medical reviews when converted to eligible permanent life insurance policies

### ISSUE AGES AND RISK CLASSES

Non-Tobacco, Tobacco. Individual ages can be 25-85 (age nearest) as long as the joint equal age is:

- 10-year: ages 50 – 75
- 20-year: ages 40 – 65
- 30-year: ages 25 – 50

### OPTIONAL RIDERS AND BENEFITS

- Split Option Endorsement (included)
- Terminal Illness Accelerated Death Benefit Rider (included)

## Indexed Universal Life (IUL)

Indexed universal life is another permanent life insurance solution where premium payments earn interest and help grow the cash value in the policy. IUL grows cash value differently than universal life as it's based on positive changes in one or more stock market indexes, with earnings typically protected from downside risk.

### Protective® Indexed Choice UL

A more realistic approach to an IUL product, with affordable lifetime protection and attractive cash-value potential

#### HIGHLIGHTS

- Low cost of insurance and practical illustration rates offer more value
- Cash-value growth to supplement retirement, chronic illness coverage or unexpected expenses
- Upside potential based on positive performance of S&P 500 Index (subject to cap), with downside protection
- 24-month rolling target premium

#### ISSUE AGES AND RISK CLASSES

- Select Preferred: ages 18 – 75
- Preferred: ages 18 – 75
- Non-Tobacco: ages 0 – 75
- Preferred Tobacco: ages 18 – 75
- Tobacco: ages 18 – 75

#### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Disability Benefit Rider
- ExtendCare Rider
- Income Provider Option
- Terminal Illness Accelerated Death Benefit Rider (included)

## Variable Life

Featuring variable universal life (VUL) and single premium variable life (SPVL) solutions

Variable life insurance blends protection, flexibility and investment options for cash-value growth that can be used during the client's lifetime. Similar to universal life insurance, but a portion of the premium payments are allocated to variable investments for greater cash-value potential.

### Protective® Strategic Objectives VUL

Dual-purpose policy combining death benefit protection with potential for deferred cash-value growth

#### HIGHLIGHTS

- Dual-purpose policy
- Tax-deferred cash-value growth that can supplement income
- Complimentary Defined Objectives program
- 24-month rolling target premium

#### ISSUE AGES AND RISK CLASSES

- Select Preferred: ages 18 – 75
- Preferred: ages 18 – 80
- Non-Tobacco: ages 0 – 80
- Preferred Tobacco: ages 18 – 75
- Tobacco: ages 18 – 80

#### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Disability Benefit Rider
- ExtendCare Rider
- Flexible Coverage Rider
- Income Provider Option
- Overloan Protection Benefit (included)
- Protected Insurability Benefit Rider
- Term Rider for Covered Insured
- Terminal Illness Accelerated Death Benefit Rider (included)

## Variable Life (continued)

### Protective® Investors Choice VUL

VUL product that offers a unique blend of growth and guarantees

#### HIGHLIGHTS

- Guaranteed death benefit with affordable lapse protection
- Uncapped cash-value accumulation potential
- Top-notch fund lineup that helps ensure growth and protection

#### ISSUE AGES AND RISK CLASSES

- Select Preferred: ages 18 – 75
- Preferred: ages 18 – 75
- Non-Tobacco: ages 0 – 75
- Preferred Tobacco: ages 18 – 75
- Tobacco: ages 18 – 75

#### OPTIONAL RIDERS AND BENEFITS

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- Disability Benefit Rider
- ExtendCare Rider
- Income Provider Option
- Overloan Protection Benefit (included)
- Terminal Illness Accelerated Death Benefit Rider (included)

## Protective® Preserver II SPVL

Designed for transferring wealth and legacy preservation

### HIGHLIGHTS

- Single-premium payment ensures a greater death benefit
- Top-notch fund lineup that helps ensure growth and protection
- 10% free withdrawal during 9-year surrender charge period

### ISSUE AGES AND RISK CLASSES

- Non-Tobacco: ages 0 – 85
- Tobacco: ages 15 – 85

### OPTIONAL RIDERS AND BENEFITS

- Lapse Protection Rider
- Waiver of Surrender Charge Endorsement

# The Protective Life Story

Committed to delivering what's promised, for more than 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. Our entire business model is based on our core principles: value, integrity, and strength and stability. Simply put, we believe in doing the right thing—and do it every day.

We take it a step further with our products by taking the long view. We're careful about the promises we make—and make sure we deliver on them. It's how we build trust and relationships that last.

Let's deliver on  
our promises.  
Together.



This is only a summary of product features. Consult specific product policies and endorsements/riders for benefits, limitations, and exclusions.

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 payment 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.

Some optional endorsements and riders available at additional cost. Actual terms and conditions contained in each endorsement and rider govern all benefits provided; assumes medical and financial underwriting qualifications at time of initial application. Policy form numbers, product features and availability may vary by state.

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. All payment and guarantees are subject to the claims paying ability of Protective Life Insurance Company. Advantage Choice UL (UL-21), Custom Choice UL (UL-22), ProClassic II (UL-25), Indexed Choice UL (UL-23), universal life insurance policies, Survivor UL (UL-19), flexible premium second to die universal life insurance policy, Classic Choice Term (TL-22), Survivorship Term (TL-15), term life policies and Investors Choice VUL (VUL-13), Strategic Objectives VUL (VUL-14) and Preserver II (VUL-09), variable universal life insurance policies are all issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI). Both located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliate. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex benefits and rates will apply. Policy form numbers, product features and availability may vary by state.

**Investors should carefully consider the investment objectives, risks, charges, and expenses of variable universal life insurance and its underlying investment options before investing. This and other information is contained in the product prospectus and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by calling PLICO at 800.456.6330.**

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