

Best of Both Worlds

How two policies can be better than one, without breaking the bank.

Protective Life’s Blended Strategy Solution allows you to combine a short-term and a lifetime policy to achieve an ideal blend of life insurance that can fit within your budget. All with products built around Protective’s core principles, designed to stand the test of life.

SINGLE POLICY OPTIONS

Protective Custom Choice UL 30-Year

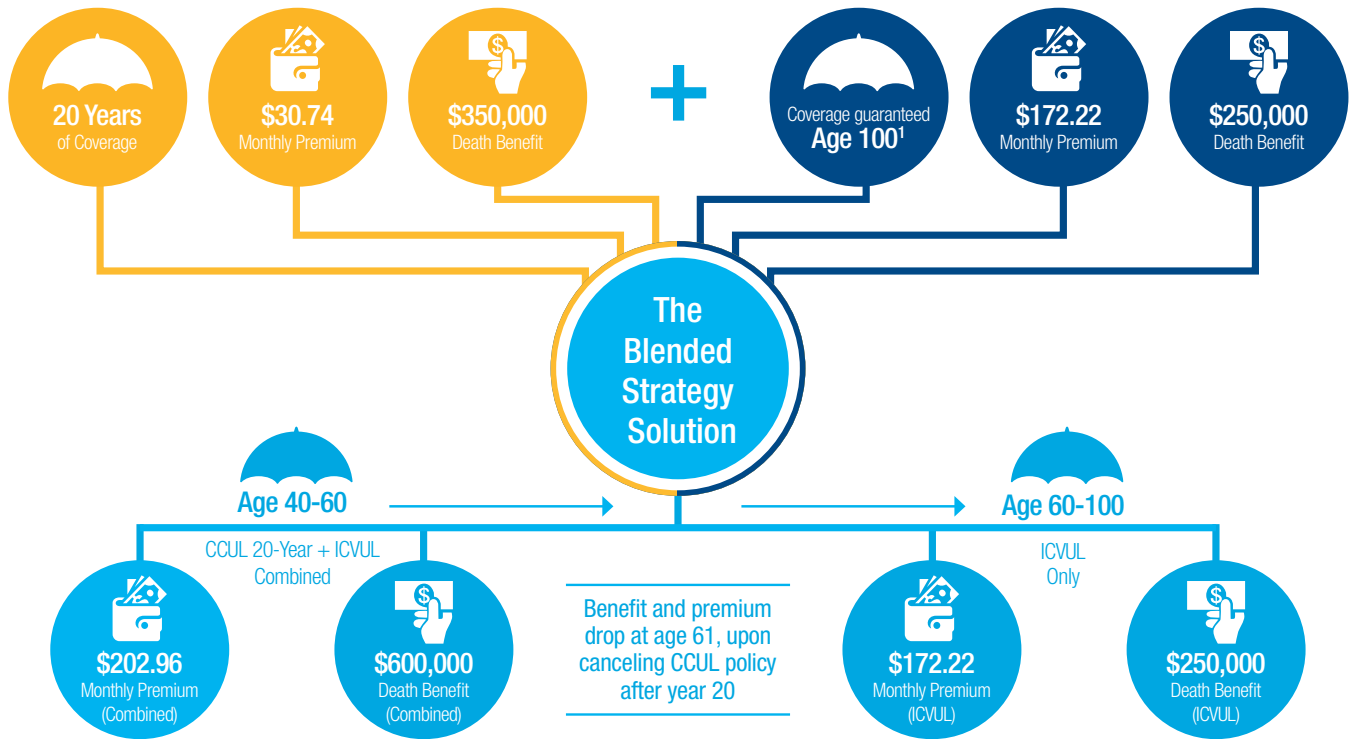
- \$600,000 death benefit
 - \$78.48 monthly premium
 - 30-year policy
- More affordable
Not lifetime coverage
No cash value

or

Protective Investors Choice VUL

- \$600,000 death benefit
 - \$396.72 monthly premium
 - Coverage until age 121¹
- Lifetime coverage
More expensive
Cash value potential

BLENDING STRATEGY SOLUTION



Male, Age 40, Preferred Non-Tobacco. Data for the Blended Strategy Solution is based off a \$350,000 Protective Custom Choice UL policy with a 20-year initial level death benefit period and a \$250,000 Protective Investors Choice VUL policy.

Additional information on next page.

Here are a few questions to think about:

1. What's your death benefit need?
 2. What's your budget for monthly premium payments?
 3. When can your death benefit coverage decrease?
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Let's talk more about how Protective Life Products can stand the test of life.

¹ In this scenario, the policy is guaranteed to age 100, with coverage continuing on a non-guaranteed basis, using a 6.50% hypothetical rate of return and the Growth & Income fund allocation, to age 121.

The example used is hypothetical for illustration purposes only. Each individual situation will be different based on the age, gender 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.

Protective Custom Choice UL (UL-22), a universal life insurance policy, and Protective Investors Choice VUL (VUL-13), a variable universal life insurance policy, are 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.

Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. Both companies are located in Birmingham, AL. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Investors Choice Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectuses for Protective Investors Choice Variable Universal Life insurance and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 877.778.3500.



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