



Product guide

UNIVERSAL LIFE INSURANCE

Protective Custom ChoiceSM UL (10-30)

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value



What would happen to your loved ones if you died unexpectedly? Life insurance can give you the assurance of knowing that you have left a legacy that will help them be financially secure. In fact, not only can life insurance be a single source of protection but also a valuable financial planning tool. We're proud to offer Protective Custom ChoiceSM UL, universal life coverage that offers protection for your needs today, with options and flexibility as your needs change.



Protection for your loved ones

Life insurance is protection — security for your loved ones when they need it most. Life insurance can help them avoid the added burden of financial pressures should something happen to you.

Death benefit coverage

The death benefit from your Protective Custom Choice UL policy can be paid directly to your beneficiaries to help replace your income, maintain their standard of living and even cover burial and final expenses.

With Protective Custom Choice UL, you can also adjust your death benefit amount if your needs change, without having to buy a new, separate policy. After the first policy year, you can increase the death benefit amount (subject to underwriting), or after the third policy year, decrease it (subject to minimums and charges).

Your death benefit coverage can be guaranteed for 10 to 30 years. Your policy will not lapse as long as your planned premiums are paid.¹

¹ 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.

Flexibility — now and down the road

At Protective, we understand that everyone's situation is different and that needs often change over the course of time. That's why Protective Custom Choice UL offers options and flexibility to meet your specific needs and goals.

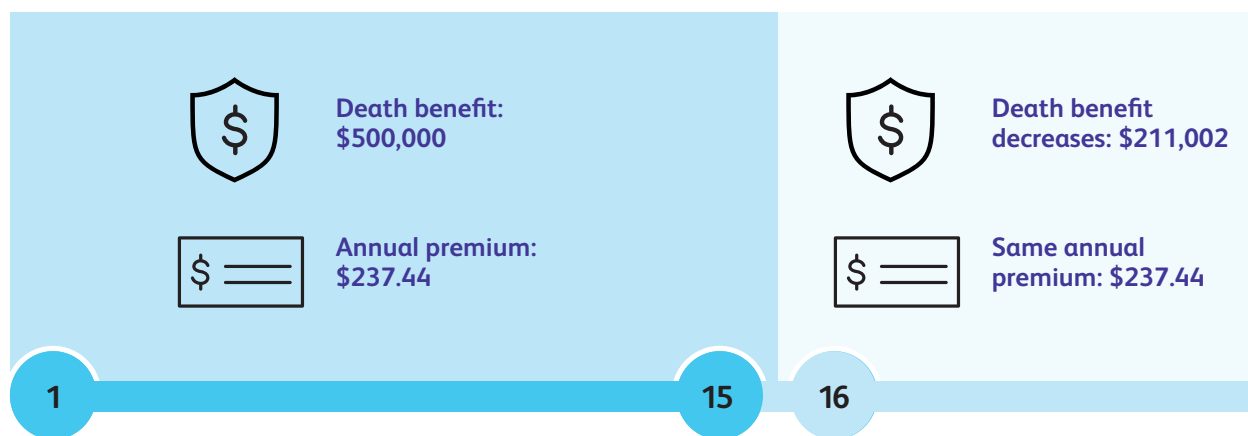
Now: Customize your coverage

With Protective Custom Choice UL, you can customize how long you want your life insurance coverage to last. You choose the amount of coverage you want (the death benefit), and an initial level benefit period of 10 to 30 years. During this time, as long as you pay the scheduled premiums, your death benefit is guaranteed to remain level and your policy will never lapse.²

Later: Stay protected after the initial benefit period, for the same cost

After the initial level benefit period ends, your guaranteed death benefit will begin to decrease while your premium payment amount remains the same. The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point, your premiums will increase each year. You also have the option to exchange your policy for a permanent universal life insurance option from Protective Life anytime in your first 20 policy years up to age 70, without going through more medical exams. If your needs change and you want to maintain your current death benefit beyond the initial level benefit period, you may exercise this option.

See how this works



Policy year

\$500,000 death benefit, 15-year initial death benefit period, female, age 35, preferred

² In order for the lapse protection to be in force, accumulated premiums paid (less pro rata adjustments for loans and withdrawals) must be equivalent to or greater than the accumulated Minimum Monthly Guaranteed Premiums.

About Protective Custom Choice UL

When you apply for a Protective Custom Choice UL policy, you are classified in an underwriting category (Select Preferred, Preferred, Non-Tobacco or Tobacco). These categories are based on current health and medical history and determine your policy rates. Each initial level benefit period also has issue age restrictions.

The minimum policy face amount (death benefit) is \$100,000, and after your initial level benefit period, this minimum is \$10,000. There is no set maximum face amount. This applies to all issue ages and all underwriting classes.

There are certain fees and charges associated with a Protective Custom Choice UL policy. The premium load charge is deducted from your premium payments before they are applied to your policy. While your policy is in force, all payments are subject to a 25% premium load. And depending on your policy, you will see monthly deductions that include charges for expenses and the cost of insurance.

10-Year Plan	18-75
15-Year Plan	18-70
20-Year Plan	18- 65 (18-63 for Tobacco class)
25-Year Plan	18-55 (18-52 for Tobacco class)
30-Year Plan	18-55 (18-43 for Tobacco class)



What happens next?

If you decide on a Protective Custom Choice UL policy, the application process begins next.

Working with your financial professional, you'll sign some forms and possibly answer a few medical questions. You'll also complete the application, select your face amount and choose any optional benefits or riders.

We'll work with you to schedule a life insurance physical examination, which is usually completed in your home.

The underwriting process usually takes a few weeks. Our underwriters review your application and the results of your physical examination and may request medical records or additional information to help determine your risk and qualification for coverage.

If approved, you'll receive a copy of your policy. Be sure to notify your beneficiaries and keep the policy with your other important documents. Remember, paying your premiums on time keeps your guarantee of coverage in force.



We encourage you to review your policy and annual report regularly to make sure your strategy continues to be aligned with your goals.







We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

Protective Custom Choice UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN, founded in 1907. 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.

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

Protective is a registered trademark and Custom Choice is a trademark of Protective Life Insurance Company.

The Protective trademarks, logos and service marks are property of Protective Life Corporation and are protected by copyright, trademark, and/or other proprietary rights and laws.

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