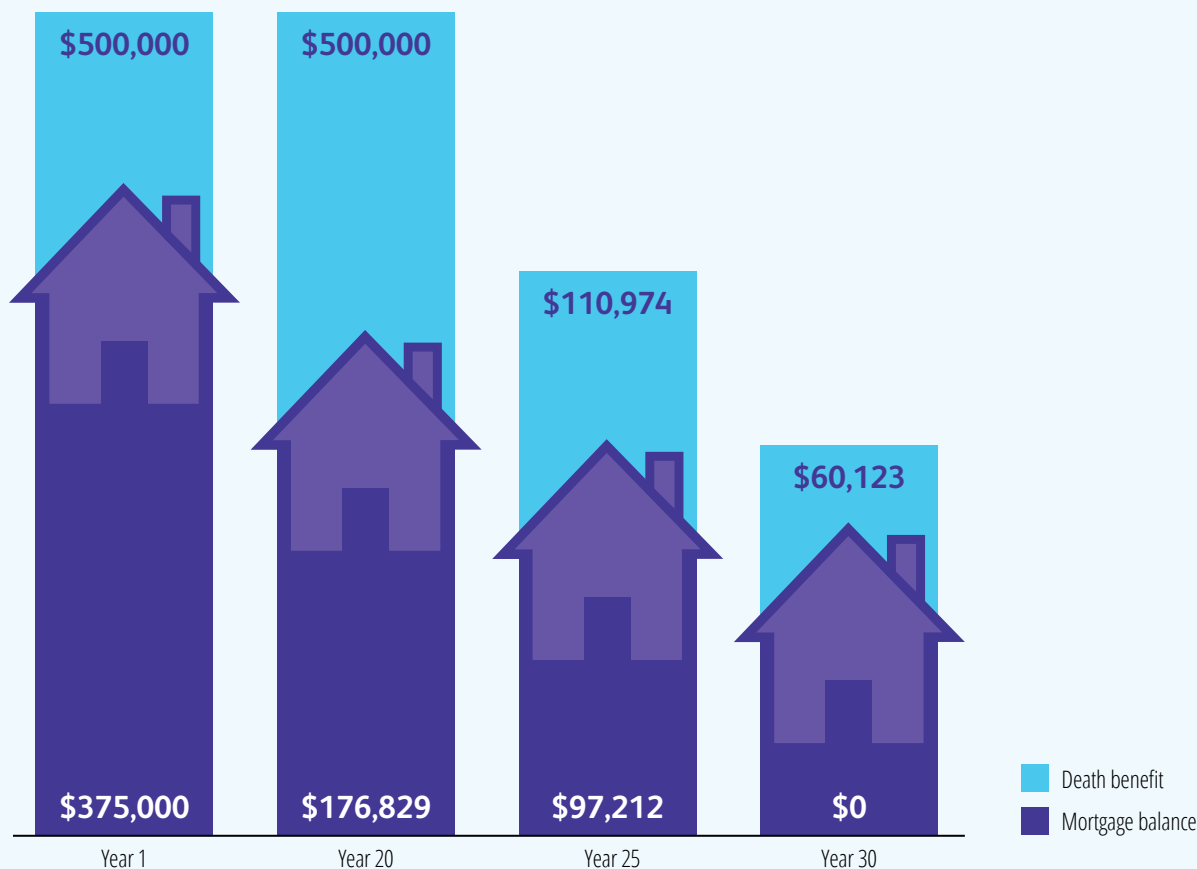


Protective Custom ChoiceSM UL

Mortgage protection for less

Life insurance is about protection, and can even help cover mortgage debt. With Protective Custom Choice UL, you can have flexible coverage that offers more value — even after the level death benefit period ends. Even though the death benefit will start decreasing at that point, you can still have enough to cover the mortgage and extra to leave behind for your loved ones.

See how Protective can help you cover a \$375,000 mortgage:



Assumes Male, Age 35, Preferred Non-Tabacco. Mortgage of \$375K at 4% APR for 30 years.

Additional information on next page.

Protective and Protective Life refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.



Talk to your financial professional about upgrading your term policy to Protective Custom Choice UL.

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

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* After the initial benefit period ends, the guaranteed death benefit will begin to decrease while the premium payment remains level. The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point, premiums will increase each year.

This case study is hypothetical and for illustrative purposes only. Each individual situation will be different based on the age, sex 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.

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.

Protective Custom Choice UL (UL-22) is a universal life insurance policy issued by PLICO and PLAIC. 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.

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

CLC.10529 (12.22)

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