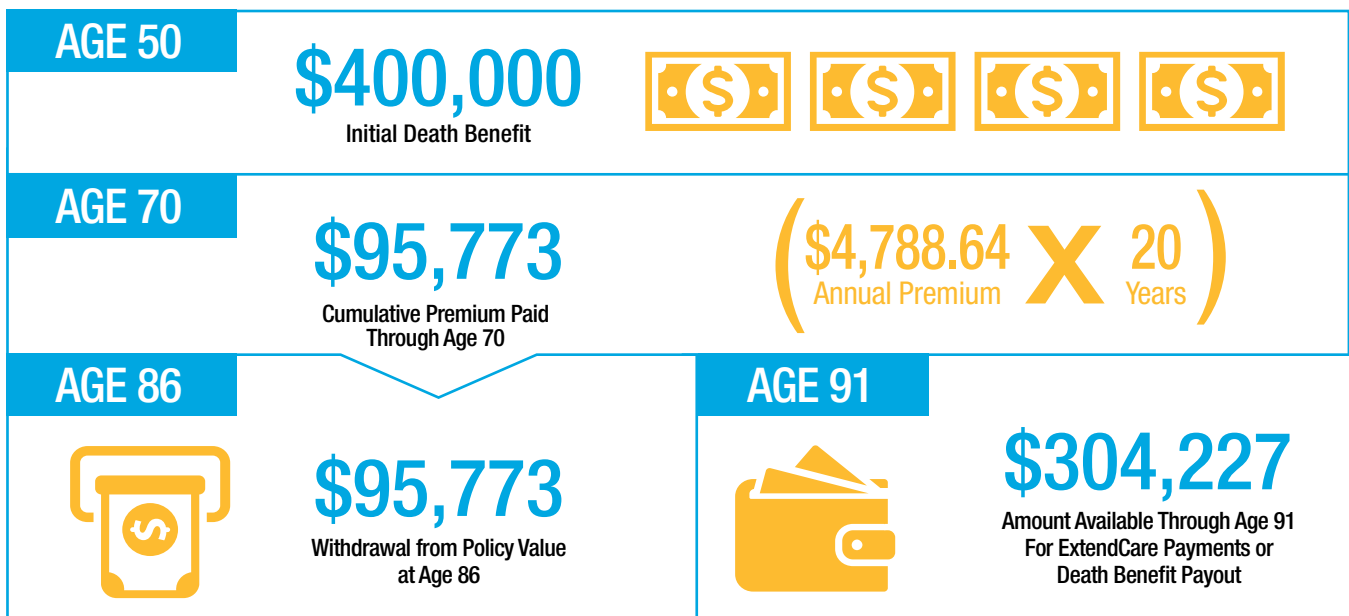


Protection and Value

At Protective, we design products around our principles — like value. With the dual protection of Protective Indexed Choice UL and ExtendCare, you can put your policy to use while you're still living, and still receive the benefit you expect to protect your loved ones.



The ExtendCare monthly benefit amount may never exceed 5% of the death benefit.

Male, Age 50, \$400,000 Face Amount, Preferred Non-Tobacco, ExtendCare Rider with \$11,100 Monthly Benefit, 90-Day Waiting Period, 5.63% illustration rate, 100% Indexed Account Allocation

Information is for illustrative purposes only. Data is based on information available as of February 2019, and is subject to change. For a current Protective Indexed Choice UL product illustration, please use our ELI software.

Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.

Let's deliver on our promises. Together.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

Protective Indexed Choice UL (UL-23) is a flexible premium universal life insurance policy 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.

Protective Indexed Choice UL is not a security investment and is not an investment in the market. Clients should be provided with costs and complete details about the terms, conditions, limitations or exclusions that apply to this policy.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Consumers should consult with their legal or tax advisor regarding their 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.

ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income, or others. Purchasers should consult a qualified advisor along with legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

ExtendCare (ICC12-L630 and L630) is issued by Protective Life Insurance Company (PLICO) , located in Birmingham, AL. Subject to underwriting and up to a 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Consult policy for benefits, riders, limitations and exclusions. In Montana, unisex benefits and rates apply. Policy form numbers, product features and availability may vary by state.



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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