

Life Products At a Glance



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


Protective[®]
Life Insurance Company
Protect Tomorrow. Embrace Today.™

At Protective, we believe that our approach to designing products is one that you can count on.

Thanks to our responsible product design and flexible features, each of our life insurance solutions deliver predictable protection that you can trust will meet your unique needs. So whether you’re looking for short-term coverage at the most affordable price point, a policy designed to accumulate cash value, or something in between, take a look and see how our product portfolio makes it easy to select the right coverage for your needs — every time.

| | SHORT-TERM SOLUTIONS | | PERMANENT SOLUTIONS | | | | |
|--|--|--|--|---|--|---|--|
| | Protective® Classic Choice Term | Protective Custom Choice SM UL | Protective® Lifetime Assurance UL | Protective Advantage Choice SM UL | Protective ProClassic II SM UL | Protective Indexed Choice SM UL | Protective® Strategic Objectives VUL |
| This may be a great fit if you're looking for: | <ul style="list-style-type: none">Streamlined temporary coverageMost affordable price | <ul style="list-style-type: none">Customizable temporary coverageMore flexibility than traditional term | <ul style="list-style-type: none">Potential for guaranteed, lifetime death benefit coveragePredictable, easy-to-understand premiumsCompetitive price point | <ul style="list-style-type: none">Potential for guaranteed, lifetime death benefit coverageMore flexible premium options | <ul style="list-style-type: none">Potential for death benefit coverage for personal or business needsFlexible coverage optionsPotential for greater cash value growth* | <ul style="list-style-type: none">Potential for guaranteed, lifetime death benefit coverageFlexible coverage optionsPotential for cash value growth based on positive index performanceProtection from downside risk | <ul style="list-style-type: none">Potential for death benefit coverage for personal or business needsPotential for tax-deferred cash value growthA portfolio of competitive, marketing-leading fundsA way to generate income for retirement |
| Your Risk Tolerance | Low | Low | Low | Low | Medium | Medium | High |
| Guaranteed Death Benefit | | | ✓ | ✓ | ✓ | ✓ | |
| Coverage Length | 10, 15, 20, 25, 30, 35 or 40 years | Customizable term limit between 10 and 30 years | Customizable coverage length up to the lifetime of the insured | Customizable coverage length up to the lifetime of the insured | Customizable coverage length up to the lifetime of the insured | Customizable coverage length up to the lifetime of the insured | Customizable coverage length up to the lifetime of the insured |
| Flexibility | Minimum | Moderate | Minimum | Moderate | Moderate | Maximum | Maximum |
| Expected Premium Cost | ● ○ ○ ○ ○ | ● ● ○ ○ ○ | ● ● ○ ○ ○ | ● ● ● ○ ○ | ● ● ● ● ○ | ● ● ● ● ○ | ● ● ● ● ● |
| Optional Riders and Endorsements | For a full list of riders and endorsements available with each product, please reference our Optional Riders and Endorsements Guide. | | | | | | |

For more detailed information on a specific Protective Life solution, please refer to the respective Product Guide.

* When compared to guaranteed universal life (GUL) policies.

The Protective Way

Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make — and make sure we deliver on them. It's how we continue to build trust and relationships that last.

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 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.

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

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-20), Custom Choice UL (UL-22), Lifetime Assurance UL (UL-22), ProClassic II (UL-25), Indexed Choice UL (UL-27), universal life insurance policies. Classic Choice Term (TL-22) is a term life policy. Strategic Objectives II is a variable universal life insurance policy issued under policy form number VUL-15 9/19/ICC19-V15. Securities offered by Investment Distributors, Inc. (IDI). PLICO is located in Brentwood, TN. IDI is 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. All claims and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Protective Indexed Choice is not a security investment and is not an investment in the market. Please see the policy for complete details about the terms, conditions, limitations or exclusions that apply to this policy.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Protective Indexed Choice. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Protective Life. Protective Indexed Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Strategic Objectives II 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.

Protective is a registered trademark of Protective Life Insurance Company. All product and service names are trademarks and registered trademarks of Protective Life Insurance Company.



protective.com