




Protective.

Protective[®] Classic Choice Term
Protective[®] Custom Choice Universal Life

SHORT-TERM SOLUTIONS



To understand our product,
it's best to first know us.

The Protective Way

Principles into Products

Value

The assurance that clients are getting the benefits they expect.

Integrity

We make promises we can keep—and then deliver on them.

Strength & Stability

More than 100 years of growth and strong financial performance.
We're here to stay.

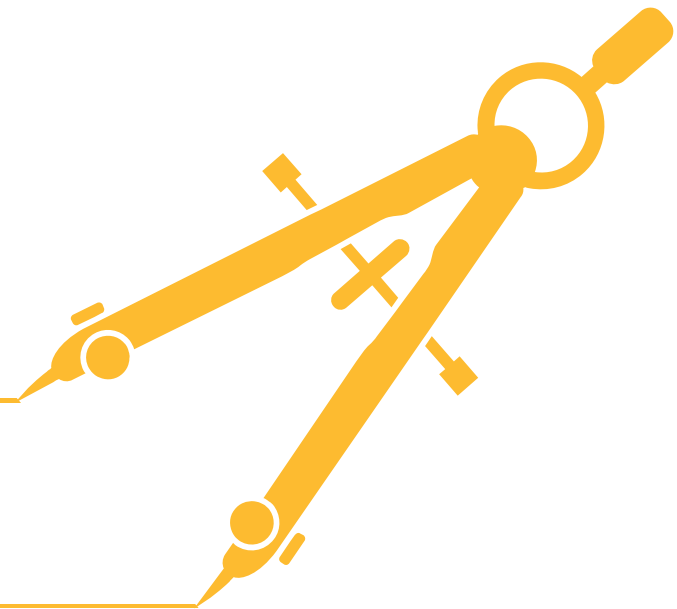
The Protective Way

Products Designed to Stand the Test of Life

We make promises carefully and deliver

No surprises, no disappointments

We do the right thing



Agenda

Product Overview & Specifications

Competitive Positioning

Marketing Resources

Introducing our Short-Term Solutions Portfolio

Now offering two solid short-term solutions:

- Protective Classic Choice Term
- Protective Custom Choice UL (10-30 Plans)

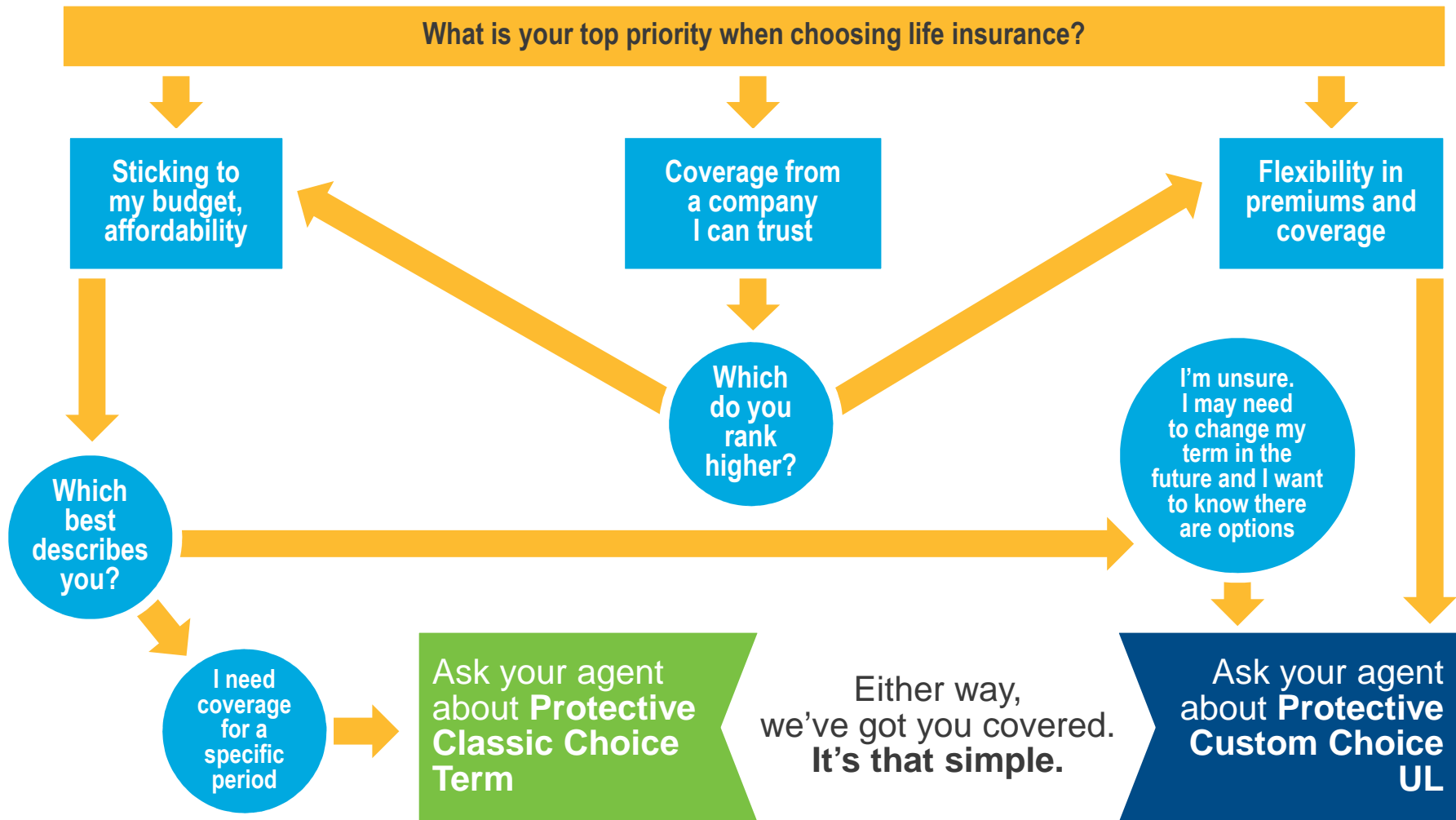
Why?

One size *doesn't* fit all.

Two short-term solutions to help agents offer more coverage options for clients seeking affordable options.

CLASSIC or CUSTOM?

Help clients decide between two solid CHOICES.



Short-Term Solutions

Protective Classic Choice Term



Streamlined



Easy to understand



Coverage at a
more affordable price

Protective Custom Choice Universal Life (10-30 Plans)



Flexible



Customizable

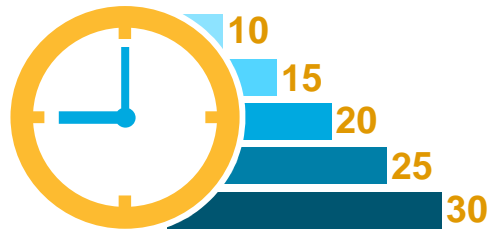


Unique level-premium design

Protective[®] Classic Choice Term

Protective Classic Choice Term Specifications

Term periods
(years)



Policy Fee



commissionable

Expiry

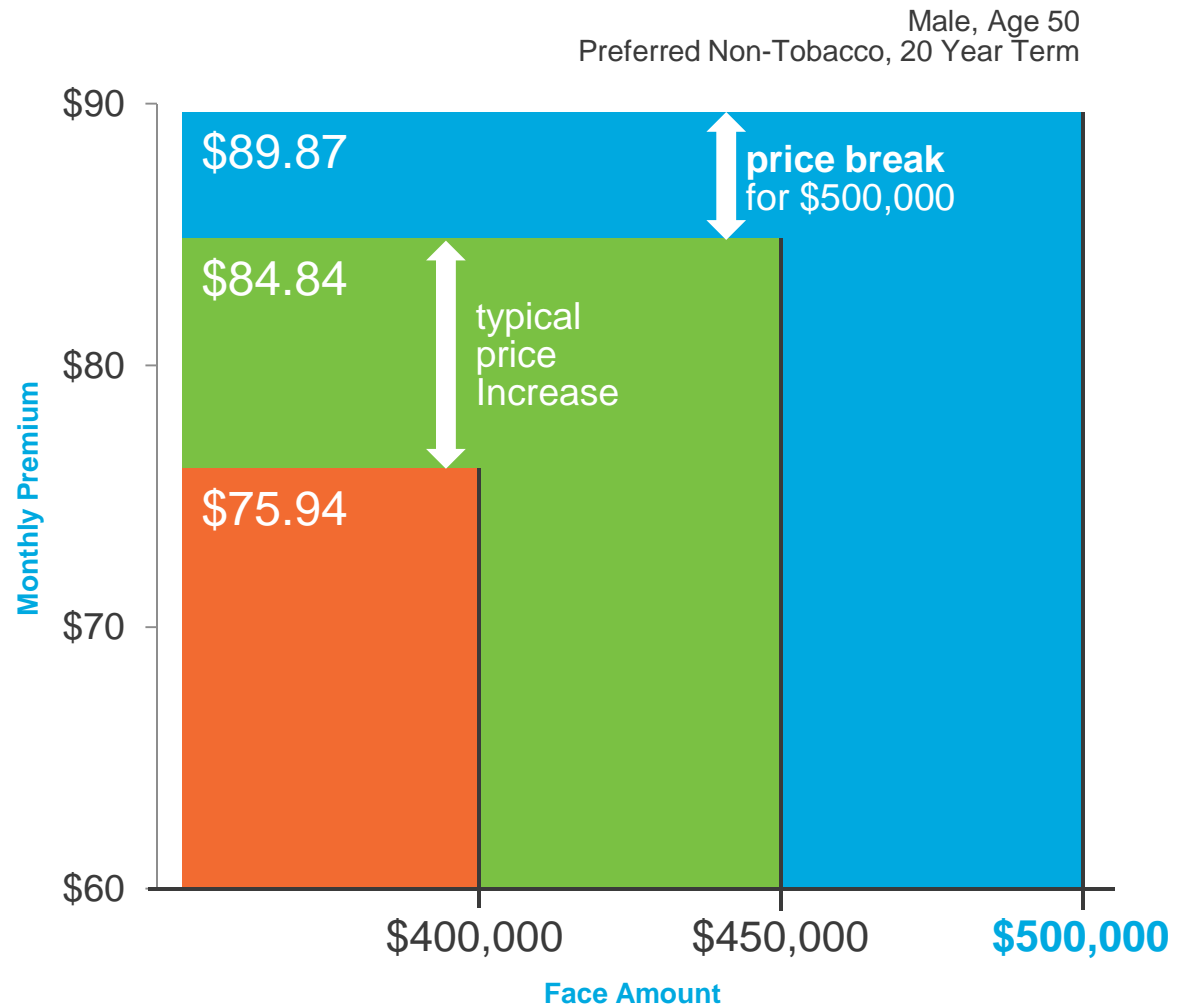


Rate Bands

Rate Bands decrease the cost-per-thousand as greater amounts of insurance are purchased

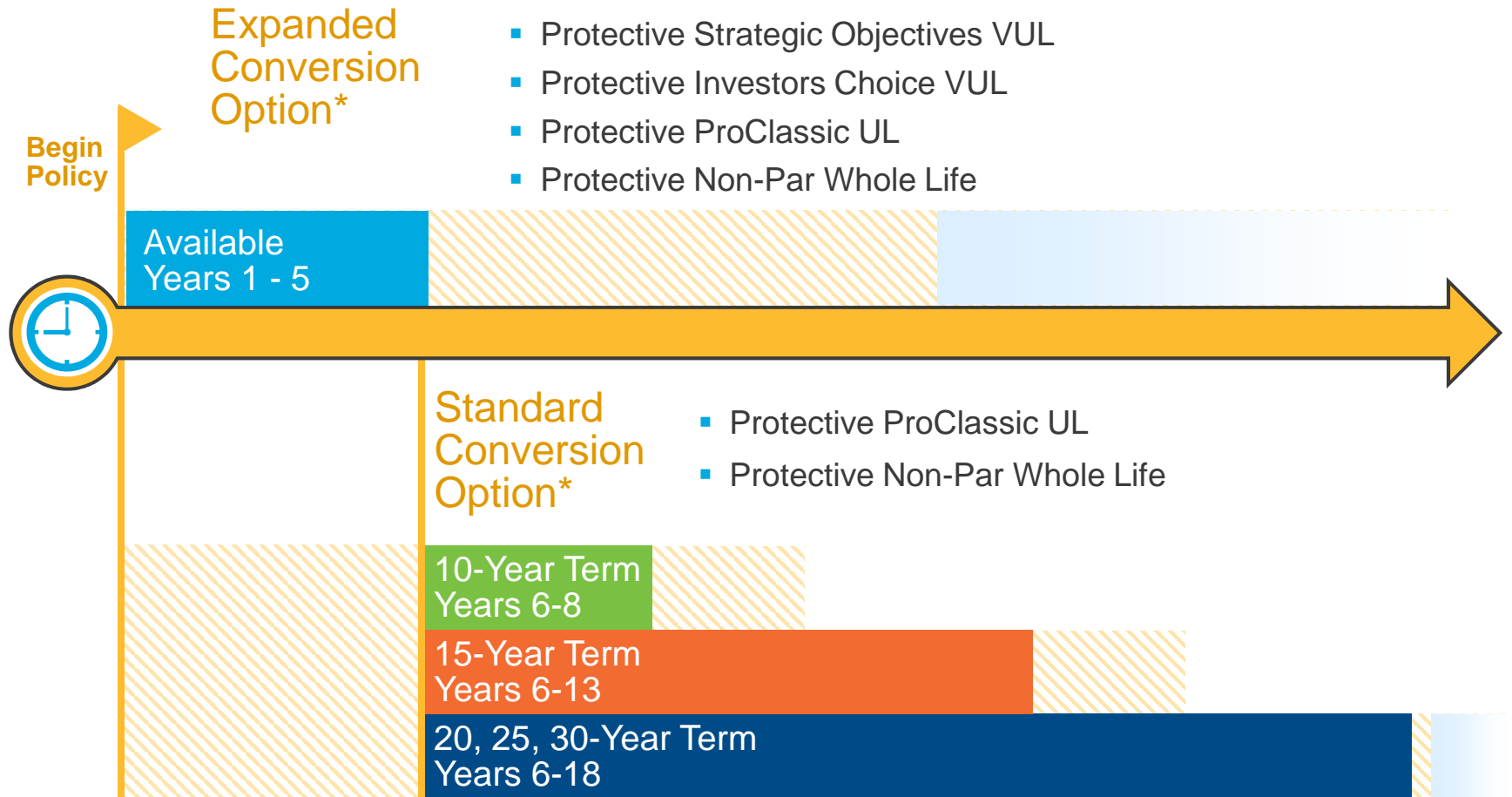
Protective's
Classic Choice term
offers bands at:

- \$100,000
- \$250,000
- **\$500,000**
- \$1,000,000



Conversion

- Protective Advantage Choice UL
- Protective Indexed Choice UL
- Protective Strategic Objectives VUL
- Protective Investors Choice VUL
- Protective ProClassic UL
- Protective Non-Par Whole Life



*Product availability is subject to change.



All Conversion rights expire at the anniversary nearest the insured's 70th birthday

Riders*



Children's Term Rider

- Up to \$20,000 for each child through age 25
- At age 25, convert up to 5X the initial death benefit



Accidental Death Benefit

- Lesser of \$250,000 or base face amount



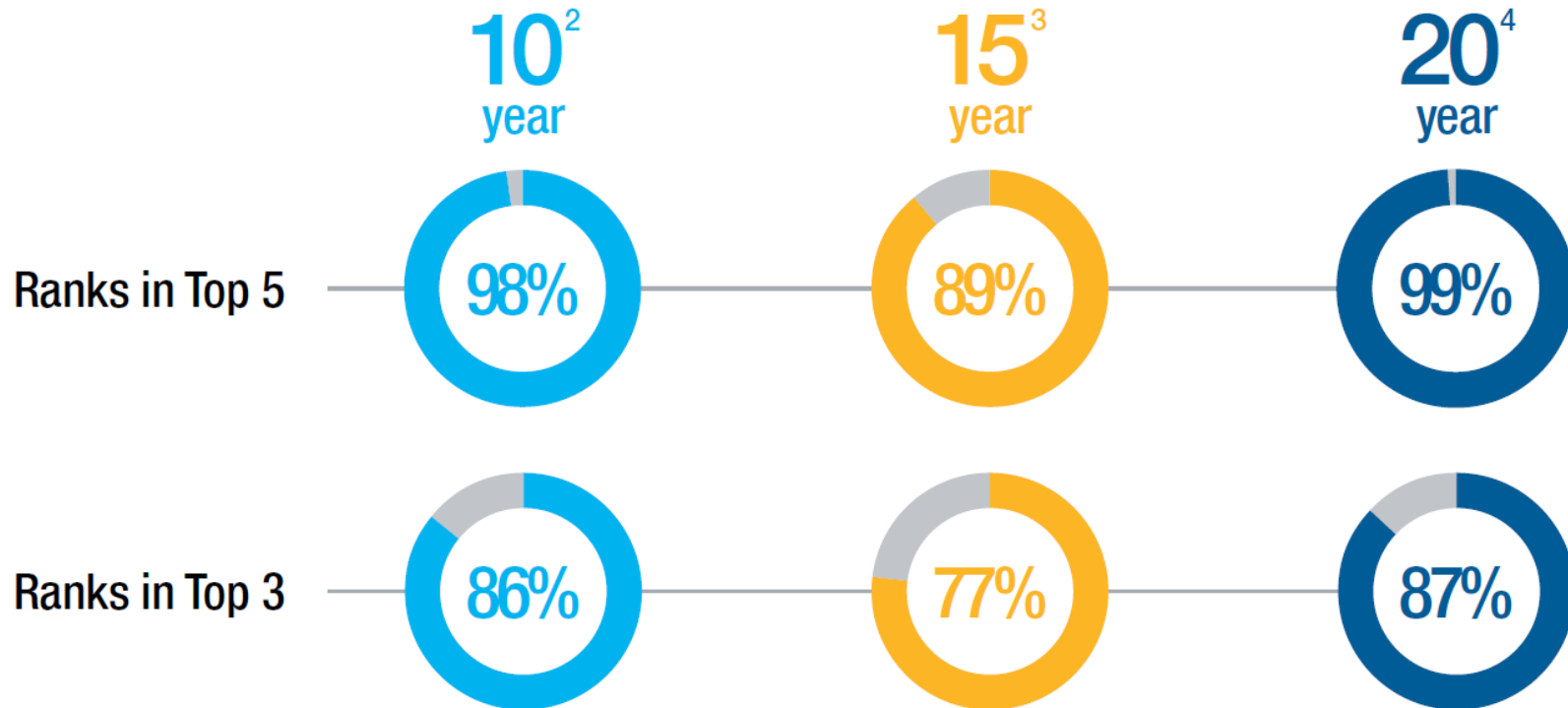
Waiver of Premium

- 6 month elimination period
- \$3,000,000 face amount maximum

*Rider availability varies by state.

Competitive Benchmarking

Comparing Lowest Premiums



² 10 year level benefit period rank. Ranks based on 216 pricing cells.

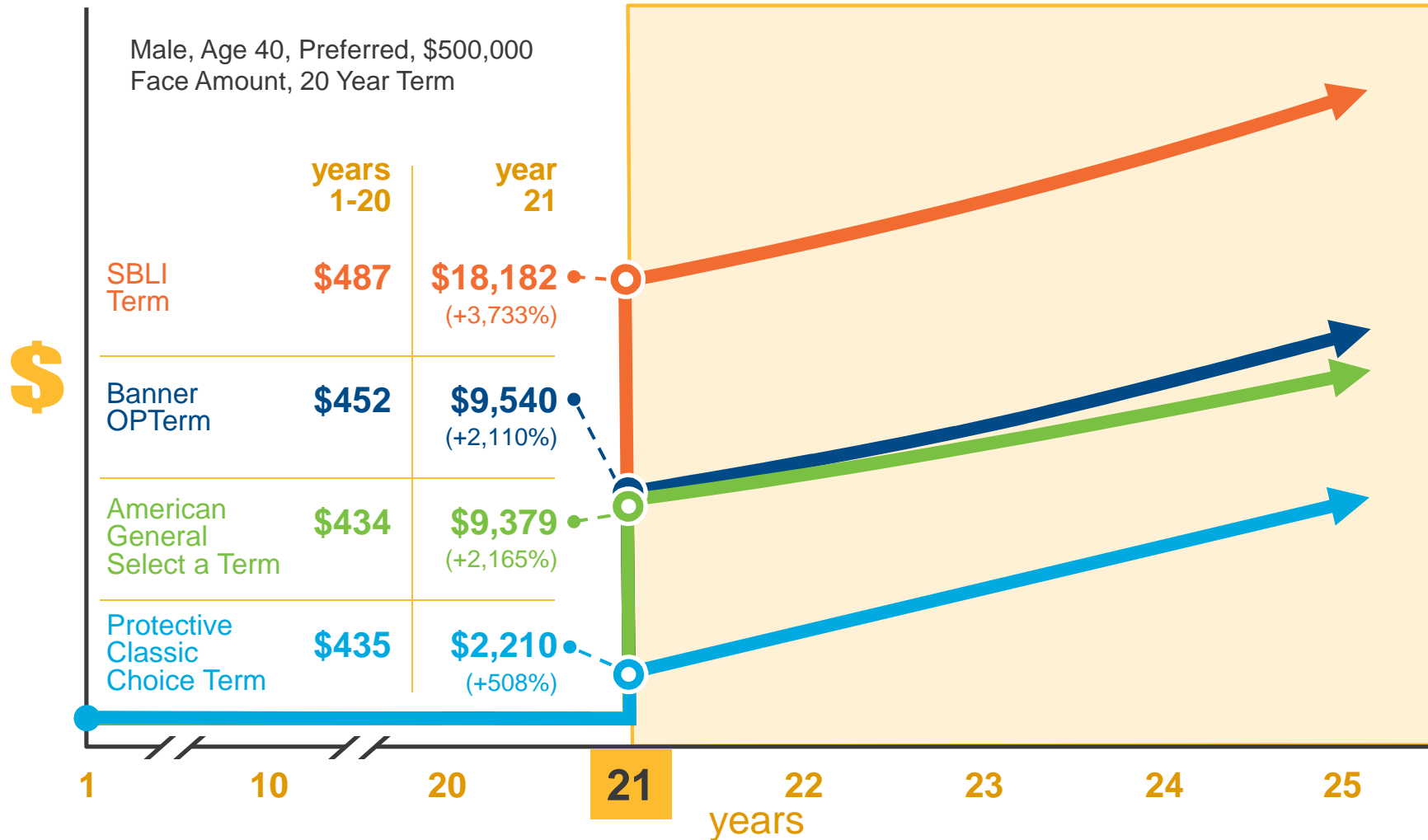
³ 15 year level benefit period rank. Ranks based on 192 pricing cells.

⁴ 20 year level benefit period rank. Ranks based on 168 pricing cells.

Competitive Benchmarking

Post Level Premiums

Data in the comparison below are based on information available from the companies and is believed to be current as of August 2017, but is subject to change. Not all policies are available in all states. The contents of this slide are for illustration purposes only. Individual situations will be different based on age, sex, and health status of your clients. For current information, please use our ELI software or WinFlex.



Marketing Resources



www.myprotective.com/classic



Prospecting Tools: letters and emails for agents to send to clients



Life Insurance 101: Educational videos and materials for clients



Product Resources: product literature and training materials

Transition Guidelines



Applications still in underwriting will be allowed to switch to the term product upon request.



Additional forms may be required in certain states when switching from a UL to a term product.



A new application is not required; we will amend for the new product.

The Choice Series

Protective
Classic
Choice Term

Protective
Custom
Choice UL

Protective
Advantage
Choice UL

Protective
Indexed
Choice UL

Protective
Investors
Choice VUL

Let's deliver on our promises.
Together.

Answers to your questions

Important Information

Protective Custom Choice UL (UL-22) , a universal life insurance policy, and Protective Classic Choice Term (ICC16-TL21/TL-21), a level death benefit term insurance policy, to age 90 are both 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 of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Protective is a registered trademark of Protective Life Insurance Company; all product names are trademarks of Protective Life Insurance Company.