

Protective Custom Choice UL 8/14

Flexible Premium Adjustable Life Plan

Riders: None

Initial Death Benefit: \$778,000

Initial Annual Premium: LDBP-20: \$938.21

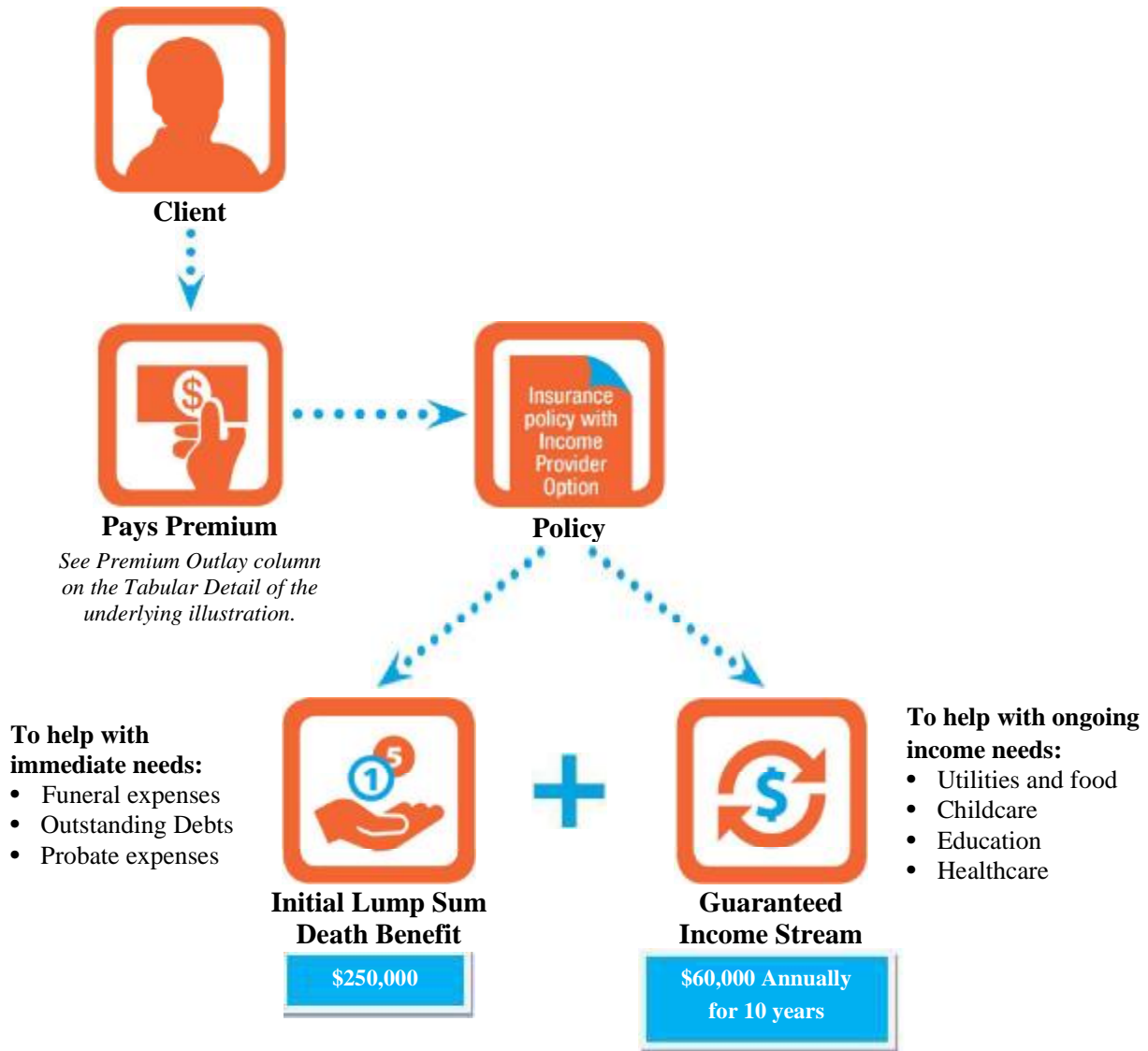
Supplemental Illustration

Prepared For: Proposed Insured

Male Age 45, Select Preferred



Your Customized Income Provider Option Program



See the IPO – Summary of Illustrated Death Benefits and Important Notes section on the pages that follow.

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Riders: None

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Initial Annual Premium: LDBP-20: \$938.21

Supplemental Illustration

Prepared For: Proposed Insured

Male Age 45, Select Preferred



Income Provider Option Summary of Illustrated Death Benefits

The Income Provider Option dictates how the beneficiary receives the death benefit proceeds. This illustration assumes the death benefit will be paid as follows:

Level Death Benefit Period (LDBP)	Initial Death Benefit	Initial Annualized Premium	Death Benefit Payment Schedule			
			Initial Lump Sum	Initial Annual Installment	Installment Duration	Initial Total Benefit Payment
20 Years	778,000	938	250,000	60,000	10	\$850,000

The owner may choose to change the death benefit payment schedule or elect a single payment of the Death Benefit (as specified in the Tabular Detail section of this illustration) with no installments, prior to the insured's death, but the beneficiary will not be able to change this payout schedule after the insured's death.

Any illustrated changes to the Death Benefit will result in the initial lump sum and/or the benefit installments being adjusted proportionally. Death benefits payable from any rider attached to this policy will be added to the initial lump sum, if any. If the death benefits proceeds are to be paid by installments only, rider death benefits will be added to the first installment. The Total Benefit Payment does not reflect any accelerated benefits.

Because the death benefits are paid over a period of time rather than a lump sum at the insured's death, given our interpretation of current federal tax law, 12.00% of each annual income payment will be reported as taxable income to the beneficiary.

This is only a summary of endorsement benefits. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply. Income Provider Option (UL-E35) is issued by Protective Life Insurance Company, Birmingham, AL. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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Loans and withdrawals may negatively impact investment performance, and will affect the policy value, death benefit, and any Lapse

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Flexible Premium Adjustable Life Plan

Riders: None

Initial Death Benefit: \$778,000

Initial Annual Premium: LDBP-20: \$938.21

Tabular Detail

Prepared For: Proposed Insured

Male Age 45, Select Preferred



End of Year Age	Year	Level Death Benefit Period 20 Years	
		Premium Outlay	Death Benefit
46	1	938.21	778,000
47	2	938.21	778,000
48	3	938.21	778,000
49	4	938.21	778,000
50	5	938.21	778,000
Subtotal:		\$4,691.05	
51	6	938.21	778,000
52	7	938.21	778,000
53	8	938.21	778,000
54	9	938.21	778,000
55	10	938.21	778,000
Subtotal:		\$9,382.10	
56	11	938.21	778,000
57	12	938.21	778,000
58	13	938.21	778,000
59	14	938.21	778,000
60	15	938.21	778,000
Subtotal:		\$14,073.15	
61	16	938.21	778,000
62	17	938.21	778,000
63	18	938.21	778,000
64	19	938.21	778,000
65	20	938.21	778,000
Subtotal:		\$18,764.20	
66	21	938.21	239,594
67	22	938.21	204,176
68	23	938.21	181,490
69	24	938.21	157,718
70	25	938.21	142,304
Subtotal:		\$23,455.25	
71	26	938.21	113,158
72	27	938.21	103,097
73	28	938.21	92,351
74	29	938.21	83,226
75	30	938.21	75,378
Subtotal:		\$28,146.30	

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Protective Advantage Choice UL 6/13

With Income Provider Option

Universal Life Flexible Premium Adjustable Life Plan

Initial Annual Premium: \$12,857.66

Initial Death Benefit: \$778,000.00

Riders: None

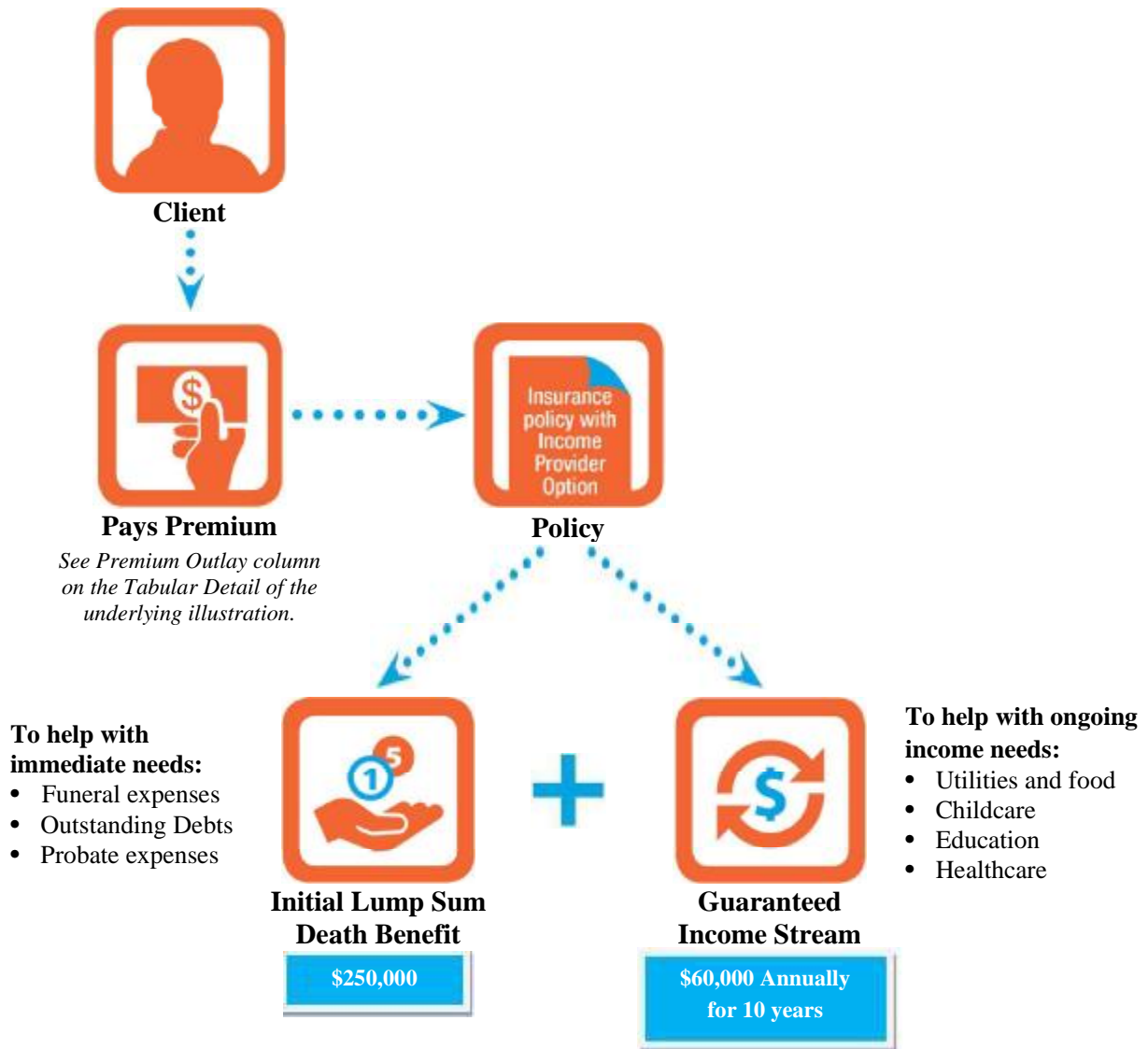
Supplemental Illustration

Prepared For: Proposed Insured

Male Age 65, Select Preferred



Your Customized Income Provider Option Program



See the IPO – Summary of Illustrated Death Benefits and Important Notes section on the pages that follow.

Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment.

Actual results may be more or less favorable than those shown.

Protective Advantage Choice UL 6/13

With Income Provider Option

Universal Life Flexible Premium Adjustable Life Plan

Initial Annual Premium: \$12,857.66

Initial Death Benefit: \$778,000.00

Riders: None

Supplemental Illustration

Prepared For: Proposed Insured

Male Age 65, Select Preferred



Income Provider Option Summary of Illustrated Death Benefits

The Income Provider Option dictates how the beneficiary receives the death benefit proceeds. This illustration assumes the death benefit will be paid as follows:

Initial Lump Sum:	\$250,000
Initial Benefit Installments:	\$600,000 total, consisting of \$60,000 annual payments for 10 years
Initial Total Benefit Payments:	\$850,000
Initial Death Benefit:	\$778,000

The owner may choose to change the death benefit payment schedule or elect a single payment of the Death Benefit (as specified in the Tabular Detail section of this illustration) with no installments, prior to the insured's death, but the beneficiary will not be able to change this payout schedule after the insured's death.

Any illustrated changes to the Death Benefit will result in the initial lump sum and/or the benefit installments being adjusted proportionally. Death benefits payable from any rider attached to this policy will be added to the initial lump sum, if any. If the death benefits proceeds are to be paid by installments only, rider death benefits will be added to the first installment. The Total Benefit Payment does not reflect any accelerated benefits.

Because the death benefits are paid over a period of time rather than a lump sum at the insured's death, given our interpretation of current federal tax law, 12.00% of each annual income payment will be reported as taxable income to the beneficiary.

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Any of the Universal Life features and benefits, including the death benefit, are subject to the claims paying ability of Protective Life Insurance Company.

Loans and withdrawals may negatively impact investment performance, and will affect the policy value, death benefit, and any Lapse Protection. Whether loans and/or withdrawals (or other amounts deemed to be distributed) constitute income depends, in part, on whether the policy is considered a Modified Endowment Contract (MEC). Loans and withdrawals from MECs may be subject to

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Actual results may be more or less favorable than those shown.

Protective Advantage Choice UL 6/13

With Income Provider Option

Universal Life Flexible Premium Adjustable Life Plan

Initial Annual Premium: \$12,857.66

Initial Death Benefit: \$778,000.00

Riders: None

Tabular Detail

Prepared For: Proposed Insured

Male Age 65, Select Preferred



Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions			Non-Guaranteed Assumptions		
				2.50% Guaranteed Interest Rate Maximum Policy Charges			3.00% Initial Current Interest Rate Current Policy Charges		
				Policy Value	Surrender Value	Death Benefit ² Notes ¹	Policy Value	Surrender Value	Death Benefit ² Notes ¹
66	1	12,857.66	12,858	0	0	778,000	8,597	0	778,000
67	2	12,857.66	25,715	0	0	778,000	14,952	0	778,000
68	3	12,857.66	38,573	0	0	778,000	19,219	0	778,000
69	4	12,857.66	51,431	0	0	778,000	22,096	0	778,000
70	5	12,857.66	64,288	0	0	778,000	23,821	0	778,000
71	6	12,857.66	77,146	0	0	778,000	23,672	0	778,000
72	7	12,857.66	90,004	0	0	778,000	21,661	0	778,000
73	8	12,857.66	102,861	0	0	778,000	19,662	4,133	778,000
74	9	12,857.66	115,719	0	0	778,000	17,612	9,847	778,000
75	10	12,857.66	128,577	0	0	778,000	16,128	16,128	778,000
76	11	12,857.66	141,434	0	0	778,000	16,325	16,325	778,000
77	12	12,857.66	154,292	0	0	778,000	18,979	18,979	778,000
78	13	12,857.66	167,150	0	0	778,000	25,075	25,075	778,000
79	14	12,857.66	180,007	0	0	778,000	30,639	30,639	778,000
80	15	12,857.66	192,865	0	0	778,000	35,370	35,370	778,000
81	16	12,857.66	205,723	0	0	778,000	38,847	38,847	778,000
82	17	12,857.66	218,580	0	0	778,000	41,019	41,019	778,000
83	18	12,857.66	231,438	0	0	778,000	41,866	41,866	778,000
84	19	12,857.66	244,296	0	0	778,000	41,151	41,151	778,000
85	20	12,857.66	257,153	0	0	778,000	38,524	38,524	778,000
86	21	12,857.66	270,011	0	0	778,000	33,624	33,624	778,000
87	22	12,857.66	282,869	0	0	778,000	25,868	25,868	778,000
88	23	12,857.66	295,726	0	0	778,000	14,761	14,761	778,000
89	24	12,857.66	308,584	0	0	778,000	0	0	778,000
90	25	12,857.66	321,442	0	0	778,000	0	0	778,000
91	26	12,857.66	334,299	0	0	778,000	0	0	778,000
92	27	12,857.66	347,157	0	0	778,000	0	0	778,000
93	28	12,857.66	360,014	0	0	778,000	0	0	778,000
94	29	12,857.66	372,872	0	0	778,000	0	0	778,000
95	30	12,857.66	385,730	0	0	778,000	0	0	778,000
96	31	0.00	385,730	0	0	0	0	0	0

****Policy Terminates in policy year 31.****

****Policy Terminates in policy year 31.****

****Lapse Protection expires in policy year 31.****

****Lapse Protection expires in policy year 31.****

¹ Reference the Additional Information section, following the Tabular Detail section, for definitions of Notes.

² The Income Provider Option provides that, at the insured's death all or a portion of the Death Benefit will be paid in equal annual Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.

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Flexible Premium Adjustable Life Plan

Riders: None

Initial Death Benefit:

\$778,000

Initial Annual Premium:

\$4,428.01

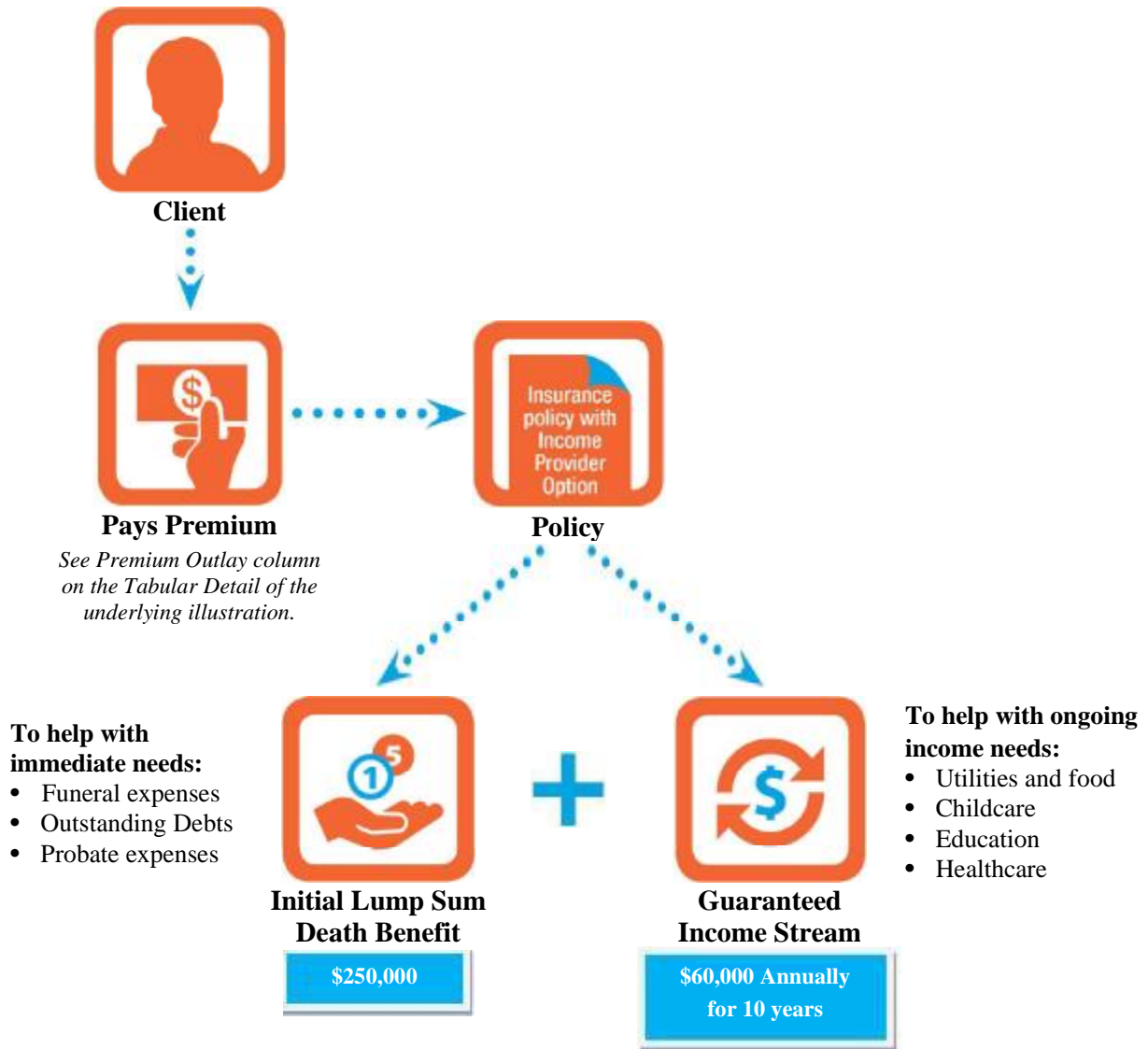
Supplemental Illustration

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Supplemental Illustration

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Male Age 45, Select Preferred



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Initial Death Benefit	Initial Annualized Premium	Death Benefit Payment Schedule			
		Initial Lump Sum	Initial Annual Installment	Installment Duration	Initial Total Benefit Payment
778,000	4,428	250,000	60,000	10	\$850,000

The owner may choose to change the death benefit payment schedule or elect a single payment of the Death Benefit (as specified in the Tabular Detail section of this illustration) with no installments, prior to the insured's death, but the beneficiary will not be able to change this payout schedule after the insured's death.

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Riders: None

Initial Death Benefit: \$778,000

Initial Annual Premium: \$4,428.01

Tabular Detail

Prepared For: Proposed Insured

Male Age 45, Select Preferred



End of Year Age	Year	Level Death Benefit Period	
		Premium Outlay	Death Benefit
46	1	4,428.01	778,000
47	2	4,428.01	778,000
48	3	4,428.01	778,000
49	4	4,428.01	778,000
50	5	4,428.01	778,000
Subtotal:		\$22,140.05	
51	6	4,428.01	778,000
52	7	4,428.01	778,000
53	8	4,428.01	778,000
54	9	4,428.01	778,000
55	10	4,428.01	778,000
Subtotal:		\$44,280.10	
56	11	4,428.01	778,000
57	12	4,428.01	778,000
58	13	4,428.01	778,000
59	14	4,428.01	778,000
60	15	4,428.01	778,000
Subtotal:		\$66,420.15	
61	16	4,428.01	778,000
62	17	4,428.01	778,000
63	18	4,428.01	778,000
64	19	4,428.01	778,000
65	20	4,428.01	778,000
Subtotal:		\$88,560.20	
66	21	4,428.01	778,000
67	22	4,428.01	778,000
68	23	4,428.01	778,000
69	24	4,428.01	778,000
70	25	4,428.01	778,000
Subtotal:		\$110,700.25	
71	26	4,428.01	778,000
72	27	4,428.01	778,000
73	28	4,428.01	778,000
74	29	4,428.01	778,000
75	30	4,428.01	778,000
Subtotal:		\$132,840.30	

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Riders: None

Initial Death Benefit: \$778,000

Initial Annual Premium: \$4,428.01

Tabular Detail

Prepared For: Proposed Insured

Male Age 45, Select Preferred



End of Year Age	Year	Level Death Benefit Period	
		Premium Outlay	Death Benefit
76	31	4,428.01	778,000
77	32	4,428.01	778,000
78	33	4,428.01	778,000
79	34	4,428.01	778,000
80	35	4,428.01	778,000
Subtotal:		\$154,980.35	
81	36	4,428.01	778,000
82	37	4,428.01	778,000
83	38	4,428.01	778,000
84	39	4,428.01	778,000
85	40	4,428.01	778,000
Subtotal:		\$177,120.40	
86	41	4,428.01	778,000
87	42	4,428.01	778,000
88	43	4,428.01	778,000
89	44	4,428.01	778,000
90	45	4,428.01	778,000
Subtotal:		\$199,260.45	
91	46	4,428.01	778,000
92	47	4,428.01	778,000
93	48	4,428.01	778,000
94	49	4,428.01	778,000
95	50	4,428.01	778,000
Subtotal:		\$221,400.50	
96	51	0.00	0
Subtotal:		\$221,400.50	

CP\$4,428.01 CE\$0.00 TGT\$5,656.06 MMGP\$117.69 MEC\$36,065.70

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