



Life




Protective Life?

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



For Broker/Dealer Use Only. Do Not Use With Consumers.



Protective Life offers the innovation you've come to expect, the relationships you trust, and a name that you already know. As you make the transition to Protective Life, you'll see that we will continue to deliver the **competitive solutions** you found at West Coast Life, backed by **financial strength**, **innovative products**, **impressive compensation**, **dedicated** hands-on **support**, and a **fresh approach** to new product designs and **solutions**.

Products

Protective Life's products are developed with your clients in mind. We focus on the challenges faced by today's families, and create innovative products that can address a wide range of planning needs. Our line-up truly stands out in the crowd.

THE PRODUCTS YOU KNOW FROM WEST COAST LIFE ARE ALSO AVAILABLE AT PROTECTIVE LIFE:

WCL (Product Name)	PROTECTIVE (Product Name)
UNIVERSAL LIFE	
LifeTime Platinum III SM	Centennial G II UL SM
LifeTime Platinum III Plus SM	Centennial G II Plus UL SM
LifeTime Advantage Plus SM UL	ProClassic SM UL
WCL ModLife	Protective ModLife
WCL Secure-T	Protective Secure-T
West Coast Life OneStep Life	Protective OneStep Life
SURVIVORSHIP	
Golden Legacy Protector X SM	Centennial Survivor G UL SM
Golden Legacy Term SM	Protective Survivorship Term
VUL	
N/A	Protective Preserver II
N/A	Protective Premiere III



Our Highly Competitive Product Portfolio:

- **Centennial G II UL/Centennial G II Plus:**
 - ~ Top Tier (usually top 3) on “dial-able” lapse protection¹ for Centennial G II, to age 100 at Preferred and Non-Tobacco classes
 - ~ The ability to illustrate up to 4 catch-up premium durations/tiers on the Centennial G II and Centennial G II Plus UL products to significantly lower initial premium outlay
- **Secure-T:**
 - ~ A unique UL product with level premium periods.
 - ~ Top 3 ranking in most 10, 15, 20-year level premium period, for ages 25-70, all bands, standard, non-tobacco compared to a traditional term insurance policy
- **Protective Survivorship Term:**
 - ~ Unique term survivorship product, a very inexpensive alternative to permanent insurance
- **ModLife:**
 - ~ Permanent coverage with a lower initial premium outlay (25% or 50% less) than no other competitor can match²
 - ~ The best guaranteed IRR on death benefit at life expectancy in the business!
- **Protective OneStep Life:**
 - ~ Initial premiums 25% lower² than our other guaranteed UL products
 - ~ Simple “one step” to higher level premiums in year six

Our Innovative Riders:

- **Return Of Substandard Charges Option (ROSCO) Rider:** Full Refund as policy value credit of substandard charges after rating period (15 or 20 years, depending on issue age)
- **Income Provider Option:** Optional, NO COST endorsement allowing the policy owner to select a guaranteed income stream death benefit for up to 30 years (available only at policy issue)
- **ExtendCare:** Optional rider for chronic illness care that allows up to 100% of the death benefit to be accelerated in the event the insured becomes chronically ill and qualifies for the benefit

¹ The policy will not lapse due to insufficient funds as long as the Lapse Protection Account value equals or exceeds policy debt. The amount of premium and any charges determine if the lapse protection is in effect. Loans, partial surrenders, policy changes, and any delinquent premium outlays will affect the length of the protection. The lapse protection guarantees the policy death benefit only, not the cash or surrender value. Refer to policy and endorsements for complete limitations, terms, and conditions.

² Premium savings in policy years 1-5 based on underwriting class compared to our other guaranteed UL product options.

Underwriting

Protective Life's dual underwriting manual approach allows us to access the most up-to-date medical underwriting information available. The enhanced flexibility of the dual underwriting manuals may result in a better underwriting rating for your client!

Our dual manuals at work:

- **Best case preferred consideration for certain impairments: osteoporosis, OSA, ulcerative colitis, etc.**
- **Expanded standard consideration for diabetes, assuming excellent control**
- **More favorable treatment of prostate cancer, Barrett's, Hepatitis B, certain hematological diseases, plus more...**

~ Highly competitive unisex build chart.

Example: Male, 6 feet, 324 pounds = Standard (chest measurement 1" > waist measurement)

~ Relaxed treadmill requirements – not required below \$20 million on SUL cases

~ For UL, VUL and SUL, private pilots can be considered for Preferred (call for details)

~ Standard to Preferred program on UL (call for details)

~ Highly competitive on cardiovascular cases

Example: Standard possible for best bypass cases

~ Quick turnaround on trials, often within 48 hours

~ Shorter postpones, lower flat extras for common cancers (breast, prostate, colon)

~ 6 month life expectancy requirement on Table X with Protective Survivorship Term and Centennial Survivor G UL (call for details)



A Focus on Innovation and Support

Since today's families face a new set of challenges when it comes to financial planning, Protective Life responds by creating programs, materials and products tailored to unique consumer needs. We approach evolving markets like 21st century families, financial planning for women and boomer grandparents with useful materials and sales ideas to help agents meet their clients' needs.

- **IRA Wealth Transfer Center:** an interactive website with planning tools and materials for agents and consumers
- **Small Business Planning** support and website
- **Estate Planning** Support and website – comprehensive kit of Estate Planning materials to help agents from prospecting and client seminars to one-on-one consultations with clients.
- **Life Insurance in Retirement Planning** - simplified issue VUL program, including a Defined Objectives program
- **Legacy Planning** Support and website, including GrandLegacy, a strategy for Grandparents focused on creating a meaningful legacy for their children and grandchildren
- **Solutions for 21st Century Families:** strategies to help today's client with their planning needs, tailored to their unique family situations.

Protective Survivorship Term, policy form TL-15, and state variations thereof, is a term life insurance policy. Protective Centennial G II UL, Centennial G II Plus UL, Protective OneStep Life, ModLife and Protective ProClassic, policy form UL-15, and Secure-T, policy form UL-17, and state variations thereof, are flexible premium universal life insurance policies. Centennial Survivor G UL, policy form UL-12 and state variations thereof, is a flexible premium second-to-die universal life insurance policy. Premiere III, policy form VUL-12 and state variations thereof, is a variable universal life insurance policy. Protective Preserver II, policy form VUL-09 and state variations thereof, is a modified single premium variable universal life insurance policy.

ExtendCare (Form L 627 8-10 or Form ICC10-P-R2) is only available at issue. The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders. Income Provider Option endorsement (UL-E35) is only available at issue. A portion of periodic payment may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the Income Provider Option endorsement for more detailed information. Return of Substandard Charges Option (ROSCO) (L625) Rider is available only at issue, cannot be terminated before the end of the substandard rating period, may not be suitable for all ages, face amounts, and/or objectives.

All policies, riders, and endorsements issued by Protective Life Insurance Company, Birmingham, AL. Product and product rider/endorsement features and availability may vary by state. Consult policy or rider for benefits, 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 benefits and rates will apply. All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.

Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI). Both are located at 2801 Highway 280 South, Birmingham, AL 35223. PLICO and IDI are each subsidiaries of Protective Life Corporation. Protective Life Corporation is a separate company and is not responsible for the financial condition or contractual obligations of PLICO or IDI.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the Premiere III variable universal life insurance policy and its underlying investment options before investing. This and other information is contained in the prospectuses for the Premiere III variable universal life insurance policy and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at (800) 628-6390.

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