

Protective Classic Choice Term 5/24

Term to 95 Plan

Riders: CCRE

Death Benefit (all years): \$500,000

Initial Monthly-PAC Premium Term-20: \$174.51

Tabular Detail

Prepared For: Base Insured

Female Age 55, Non-Tobacco



End of Year Age	Year	Guaranteed Maximum Annualized Contract Premiums	
			Term-20
56	1		2,094.12
57	2		2,094.12
58	3		2,094.12
59	4		2,094.12
60	5		2,094.12
61	6		2,094.12
62	7		2,094.12
63	8		2,094.12
64	9		2,094.12
65	10		2,094.12
66	11		2,094.12
67	12		2,094.12
68	13		2,094.12
69	14		2,094.12
70	15		2,094.12
71	16		1,767.72
72	17		1,767.72
73	18		1,767.72
74	19		1,767.72
75	20		1,767.72
76	21		8,007.00
77	22		16,937.16
78	23		24,444.36
79	24		31,956.60
80	25		39,463.80
81	26		46,971.00
82	27		54,483.36
83	28		61,990.56
84	29		69,870.00
85	30		79,340.76
86	31		93,860.40
87	32		106,743.00
88	33		121,170.96
89	34		138,092.76
90	35		156,896.40

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages.

Protective Classic Choice Term 5/24



Term to 95 Plan

Riders: CCRE

Death Benefit (all years): \$500,000

Initial Monthly-PAC Premium Term-20: \$174.51

Tabular Detail

Prepared For: Base Insured

Female Age 55, Non-Tobacco

End of Year Age	Year	Guaranteed Maximum Annualized Contract Premiums
		Term-20
91	36	177,546.36
92	37	199,532.40
93	38	223,415.76
94	39	249,196.20
95	40	275,175.60

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages.

Protective Classic Choice Term 5/24

Term to 95 Plan

Riders: CCRE

Death Benefit (all years): \$500,000

Initial Monthly-PAC Premium Term-20: \$174.51

Additional Information

Prepared For: Base Insured

Female Age 55, Non-Tobacco



Basic Term Life Insurance Illustration

General Information

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

Initial Modal Premiums

Product	Annual		Semi-Annual		Quarterly		Monthly-PAC	
	Modal	Annualized	Modal	Annualized	Modal	Annualized	Modal	Annualized
Term-20	\$2,053.08	\$2,135.20	\$1,067.60	\$2,135.20	\$554.33	\$2,217.32	\$174.51	\$2,094.12

Initial Benefit Period

The Initial Benefit Period, absent riders and ratings, is the period that the premium is equal to the initial premium.

Product: Term-20
Initial Benefit Period: 20 years

After the Initial Benefit Period

Coverage may continue to age 95 if premiums continue to be paid. After the initial benefit period, premiums increase automatically each year. Please consult the policy contract for additional information on premiums.

Terminal Illness Accelerated Death Benefit

This policy has an Accelerated Death Benefit feature for a qualifying terminal illness. Subject to a maximum benefit amount, the accelerated death benefit will be based on a portion of the in-force amount. A lien equal to the accelerated death benefit will be established against the policy and will accumulate interest. The primary impact of the lien and any accumulated interest will be reduction of the death benefit. The Accelerated Death Benefit feature may be subject to state variations and may not be available in all states.

Consult your representative and review the policy and any endorsements for complete limitations, terms, and conditions. Due to possible tax consequences of the Accelerated Death Benefit feature, please consult your tax advisor.

Conversion

During the conversion period shown below and prior to the insured's 70th birthday, the policy may be converted (subject to contract terms) without evidence of insurability to any company-designated plan of life insurance.

Product: Term-20
Conversion Period: 15 years

Tax Compliance

Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. The tax treatment of life insurance is subject to change. We suggest that you consult your legal or tax advisor before making any tax-related decisions.

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages.

Protective Classic Choice Term 5/24

Term to 95 Plan

Riders: CCRE

Death Benefit (all years): \$500,000

Initial Monthly-PAC Premium Term-20: \$174.51

Additional Information

Prepared For: Base Insured

Female Age 55, Non-Tobacco



Riders

Riders provide additional benefits and increase the required premium. Periodically, you should review any riders to see if they continue to meet your needs. The following section generally describes each illustrated rider. Please consult the policy contract for complete limitations, terms and conditions.

Conversion Choice Rider with ExtendCare (CCRE)

Product: Term-20

Conversion Period: 15 years

During the conversion period shown above and prior to the insured's 70th birthday, the policy may be converted (subject to rider terms) without evidence of insurability to one of the products on the expanded conversion product list designated by the company. In addition, a chronic illness accelerated death benefit may be added to the conversion policy without evidence of insurability.

Life Insurance Cost Information

Indices assume the time value of money to be 5.00%. The Net Payment Cost Index and the Surrender Cost Index are measures of the relative cost of similar plans of insurance. A low index number represents a lower cost than a high index number. A more detailed explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide.

Product	Net Payment Cost Index		Surrender Cost Index	
	Year 10	Year 20	Year 10	Year 20
Term-20	4.189	4.080	4.189	4.080

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages.

Protective Classic Choice Term 5/24

Term to 95 Plan

Riders: CCRE

Death Benefit (all years): \$500,000

Initial Monthly-PAC Premium Term-20: \$174.51

Company Ratings

Prepared For: Base Insured

Female Age 55, Non-Tobacco



Company Ratings

An insurance rating is an opinion of the rating agency of the insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. Each of the independent rating organizations that rate Protective has assigned its rating based on a variety of factors, including the company's operating performance, asset quality, financial flexibility, and capitalization. A rating is not a recommendation to purchase, sell, or hold insurance contracts. Ratings are subject to change at any time. The insurer may have paid a fee to the rating agency.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Insurance products are issued by PLICO in all states except New York and in New York by PLAIC. PLICO is located in Nashville, TN and PLAIC is located in Birmingham, AL. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. For more information about Protective Life, refer to www.protective.com.

Rating Agency	Rating	Rank
A.M. Best	A+	Superior, 2nd highest of 15 ratings
Standard & Poor's	AA-	Very Strong, 4th highest of 21 ratings
Moody's	A1	Good, 5th highest of 21 ratings
Fitch	AA-	Very High Quality, 4th highest of 22 ratings

Ratings are current as of December 3, 2022. For the latest ratings, refer to <https://investor.protective.com/ratings>.

Moody's (Financial Strength): Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations.

Standard & Poor's, a division of The McGraw-Hill Companies, Inc., provides independent financial information, analytical services, and credit ratings to the world's financial markets. For more information on Standard & Poor's, refer to www.standardandpoors.com.

Fitch Ratings (Insurer Financial Strength): Fitch Ratings' Insurer Financial Strength rating provides an assessment of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract holders on a timely basis.

A.M. Best (Financial Strength): A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders.

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages.