

PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

NOTICE TO POLICYHOLDER REGARDING REPLACEMENT

1. This notice to you is for your protection and is required by Rule XLII of the Regulation of the Commissioner of Insurance of Puerto Rico [§§ 204-2421 to 204-2423 of this title].
2. You are entitled to and should receive from the person soliciting your life insurance a written proposal signed by him setting forth all the facts relating to your present insurance coverages and the advantages and disadvantages of substituting them for the proposed coverage.
3. In every case, it shall be to your advantage to secure the advice and recommendations of the company with whom you are presently insured, or of its general agent in Puerto Rico, regarding the proposed replacement or change in your existing policy. You may secure such recommendations by notifying your present insurer or its general agent in Puerto Rico. If the suggestion of a replacement or change is made by a person representing the company in which you are presently insured, you are entitled to secure the views of the company or of its general agent in Puerto Rico regarding the desirability of such replacement or change.