PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619 Birmingham, AL 35283-0619

THE CIVIL UNION AND EQUALITY ACT OF 2011 - DELAWARE

Protective Life Insurance Company complies with The Civil Union and Equality Act of 2011 ("the Act").

The Act provides that parties to a civil union (as defined in the Act) are entitled to the same legal obligations, responsibilities, protections, and benefits that are afforded or recognized by the laws of the State of Delaware to spouses. For the purposes of interpreting this policy or contract under the Act, a party to a civil union will be included in any definition or use of the terms "spouse", "family", "immediate family", "dependent", "next of kin", "stepparent", "tenants by the entirety" and any other terms, whether or not gender-specific, that describe a spousal relationship.

Please note that the laws of the State of Delaware have no effect on the status of this policy or contract under the laws of the United States, which may affect the federal tax status of the owner and any beneficiary.

This notice is required by the State of Delaware.