

PROTECTIVE LIFE INSURANCE COMPANY

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

RELIGIOUS FREEDOM PROTECTION AND CIVIL UNION ACT - ILLINOIS

Protective Life Insurance Company complies with the Illinois Religious Freedom Protection and Civil Union Act ("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 Illinois 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 Illinois 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 Illinois.