

PROTECTIVE LIFE INSURANCE COMPANY

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

REQUIRED DISCLOSURE

Disclosure for Policies with Guaranteed or Illustrated Level Premiums for the First Several Years But that Fail to Develop Meaningful Nonforfeiture Values

This policy has level premiums for several years. This policy is similar to a term policy for the same level premium period, but **provides no benefits upon surrender**. So, if you fail to pay a premium within a specified period of time from its due date or otherwise cause this policy to terminate early, the policy will lapse with no value.

When thinking about purchasing this policy, you should consider the tradeoff you may be making between not having nonforfeiture benefits (such as cash surrender value) available to you upon surrender of the policy versus the reduction in premium, if any, you may receive for not having these benefits.

THIS FORM MUST BE GIVEN TO THE APPLICANT