

A Basic Universal Life Insurance Illustration

Protective Centennial G II UL

1/11

Universal Life Flexible Premium Adjustable Life Plan

Compliance Test: Cash Value Accumulation Test

Prepared For:

Mr. Valued Client

Presented By:

PLUS agent

PLUS Financial Network

2155 Butterfield Dr.

Suite 102 S.

Troy, MI 48084

Tel: (555)555-5555



Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.

Protective Centennial G II UL 1/11

Universal Life Flexible Premium Adjustable Life Plan
Initial Annual Premium: \$1,817.01
Initial Death Benefit: \$250,000.00
Riders: None

Narrative Summary
Prepared For: Mr. Valued Client
Male Age 45: Preferred



Basic Life Insurance Illustration

Generic Name: Flexible Premium Adjustable Life Policy Form Number: UL-15 11-06
Initial Face Amount: \$250,000 Initial Death Benefit Option: Level
Compliance Test: Cash Value Accumulation Test

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. EXCEPT FOR THOSE ITEMS CLEARLY LABELED GUARANTEED, RATES AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED. COVERAGE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY. THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES.

General Information This is an illustration only, not an offer, contract or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages. Although information in this illustration is based on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other expert.

This illustration has been provided to help you understand the life insurance policy and to allow you to compare the policy with other policies. If you are considering replacement of an existing life insurance policy, you should consider possible disadvantages (such as surrender charges and new contestable and suicide periods) as well as possible advantages (such as lower cost of insurance rates, lower policy expenses, and higher current interest rates). Replacement of an existing life insurance policy may not be in your best interest.

This illustration is based on information that you provided and on certain assumptions that are not guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Not a Bank Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured By Any Federal Government Agency		

Premium Outlay Premium outlay is the amount of money assumed to be paid out-of-pocket in addition to any amounts transferred from another insurance company. The amount, timing, and frequency of each premium outlay may be varied and will affect the policy value, the length of coverage, and the status of any protection from policy termination. Because interest and cost of insurance rates can change over time, additional premium outlays may be needed to keep the policy in force or to achieve desired results. Each premium outlay is subject to any minimum requirements of the policy and maximum limits set by Federal Tax Law. This illustration assumes that periodic premium outlays are received by the Company at the beginning of each policy year.

The Company will deduct a premium expense charge of 10.00% from each premium outlay.

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The first year premium outlay includes a(n) annual premium of \$1,817.01.

In all years assuming annual payment of \$1,817.01, guaranteed interest rates, guaranteed cost of insurance rates, no policy loans, no partial surrenders, and no policy changes, the policy will not terminate.

Lapse Protection

The illustrated policy includes built-in protection that allows you to protect the policy from termination based on the premiums you pay and the formulas described in the Lapse Protection Endorsement. This protection may be for a specified period of time up to the lifetime of the insured. Assuming timely payment of each illustrated premium outlay, your policy is guaranteed not to lapse for the lifetime of the insured. However, any loans, partial surrenders, or policy changes other than those illustrated or any delinquent premium outlays will affect the length of the protection and may cause you to lose the protection. If the protection is lost, you may restore the protection by payment of additional or higher premium outlays. You should be aware that the premiums required to restore lapse protection may be significantly higher than the illustrated premium outlays. Without the protection from policy termination, your policy may continue in force for a period of time as long as there is enough surrender value to cover the monthly deductions. Reference your policy and any endorsements for complete limitations, terms, and conditions.

Death Benefit

The death benefit is the amount of money payable to the beneficiary if the proposed insured dies while the policy is in force. The death benefit includes the base policy benefit amount plus any additional life insurance rider and term rider benefit amounts, if applicable. The death benefit will be reduced by any policy debt and by any overdue monthly deductions. This illustration shows the death benefit at the end of each policy year.

Under the level death benefit option, the base policy benefit amount will equal the face amount or the policy value plus the corridor amount on the date of the death. The corridor amount is determined as prescribed by section 7702 of the Internal Revenue Code.

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 face 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.

Surrender and Policy Values

The surrender value is the amount of money you will receive if you cancel the policy. In addition, it limits the amounts available to you for policy loans and partial surrenders. The surrender value is equal to the policy value less a surrender charge and less any policy debt. There is a surrender charge for the first 19 policy years. The surrender charge will last for an additional 19 years following each face increase. The surrender charge will change if you increase or decrease the face amount of the policy.

The policy value will vary based on (1) the amount, timing and frequency of each premium outlay, (2) monthly deductions, (3) credited interest, (4) policy debt, and (5) partial surrenders. Each month, any premiums received (less a premium expense charge) and interest are added to the policy value while monthly deductions and partial surrenders, including surrender charges and fees associated with any partial surrenders are subtracted from the policy value. This illustration shows the policy and surrender values at the end of each policy year.

Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.

Protective Centennial G II UL 1/11

Universal Life Flexible Premium Adjustable Life Plan

Narrative Summary

Initial Annual Premium: \$1,817.01

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Initial Death Benefit: \$250,000.00

Male Age 45: Preferred

Riders: None



Termination Unless this policy remains in force under the provisions of the Lapse Protection Endorsement, the policy will terminate without value at the end of the grace period if there is not enough surrender value to cover the monthly deductions.

Interest The interest rate credited to your policy value can be changed at the sole discretion of the Company but not below the guaranteed interest rate of 2.50%. The current interest rate is 4.00%. The interest rates shown in this illustration are annual effective rates.

Tax Compliance To satisfy the definition of a life insurance contract under current Federal Tax Law, the illustrated policy has been tested using the Cash Value Accumulation Test (CVAT). For each policy month, the CVAT requires the policy value to be less than or equal to the net single premium that would be needed to fund the future benefits of the policy. If the policy value exceeds the net single premium, the Company will automatically increase the death benefit so the net single premium equals the policy value. Please note that increasing the death benefit may increase the cost of insurance charges for the policy. The Company reserves the right not to accept, or to refund including any earnings thereon, any premium payment that increases the difference between the death benefit and the policy value and that exceeds \$20 per \$1,000 of in-force face amount.

Under current Federal Tax Law, the 7-Pay premium is the maximum annual amount that can be paid in each of the first 7 policy years under the test for a Modified Endowment Contract. The initial 7-Pay premium amount shown below is subject to change upon any changes in policy benefits.

7-Pay Premium: \$11,589.23

Based on the Company's interpretation of current Federal Tax Law, the illustrated policy is not a Modified Endowment Contract. However, any change in benefits may cause the policy to become a Modified Endowment Contract.

Under current Federal Tax Law, special tax rules apply for partial surrenders and face amount decreases in the first 15 policy years. In the case of a partial surrender, you may be taxed on all or a portion of the cash withdrawal amount. In the case of a face amount decrease, a taxable distribution from the policy may be required.

Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Any tax compliance tests applied and any tax-related statements made in this illustration were based upon current assumptions only, and represent only one interpretation of current Federal Tax Law as it relates to life insurance. Moreover, the tax treatment of life insurance is subject to change. We suggest you consult your legal or tax advisor before making any tax-related decisions.

Additional Key Terms "Age" is the issue age plus the number of years the policy is assumed to have been in force. This is the age at the end of the policy year.

"Cost of Insurance" is the amount charged by the Company for providing life insurance coverage under the base policy. The cost of insurance rates may be changed by the Company, but not above the Maximum Monthly Cost of Insurance Rates in the policy schedule.

"Current Assumptions" illustrate values based on current interest rates and current cost of insurance rates. Current rates are subject to change and are not guaranteed.

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Initial Death Benefit: \$250,000.00

Riders: None

Narrative Summary

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Male Age 45: Preferred



“Guaranteed Assumptions” illustrate values based on guaranteed interest rates and guaranteed cost of insurance rates.

“Issue Age” means the age nearest birthday of the proposed insured at the assumed effective date of the illustrated policy.

“Midpoint Assumptions” illustrate values based on interest rates and cost of insurance rates that are the average of the guaranteed and current rates. These assumed rates are not guaranteed.

“Monthly Deductions” are policy charges including the cost of insurance, the cost of any additional benefits and riders, any monthly expense charge applicable to the face amount, and the monthly administrative charge.

“Non-Guaranteed Assumptions” illustrate the current, specified and midpoint assumptions. These assumptions are not guaranteed.

“Non-Guaranteed Elements” are the premiums, benefits, values, credits or charges that are not guaranteed or cannot be determined at issue.

“Rate Class” means the risk class of the proposed insured. After the application is underwritten, a revised illustration will be delivered with the policy if the actual rate class differs from the one illustrated.

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 Riders: None

Numeric Summary
 Prepared For: Mr. Valued Client
 Male Age 45: Preferred



Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions			
		Surrender Value	Death Benefit	Midpoint		Current	
Age 70	\$1,817.01	\$0	\$250,000	\$0	\$250,000	\$0	\$250,000
5	\$1,817.01	\$0	\$250,000	\$0	\$250,000	\$0	\$250,000
10	\$1,817.01	\$0	\$250,000	\$0	\$250,000	\$0	\$250,000
20	\$1,817.01	\$0	\$250,000	\$0	\$250,000	\$0	\$250,000
Age 70	\$1,817.01	\$0	\$250,000	\$0	\$250,000	\$0	\$250,000

The benefits and values labeled "Non-Guaranteed Assumptions" are not guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

	Initial Interest Rate	Cost of Insurance	Termination Year
Guaranteed Assumptions	2.50%	Guaranteed	N/A
Midpoint Assumptions	3.25%	Average of Guaranteed & Current	N/A
Current Assumptions	4.00%	Current	N/A

Assuming timely payment of each premium outlay as illustrated, the protection from policy termination will remain in effect during the lifetime of the insured. Any policy changes, loans, partial surrenders or delinquent premium outlays may cause earlier loss of the protection or may increase premium outlay requirements. Reference the policy and any riders and endorsements for complete limitations, terms, and conditions.

I have received a copy of this illustration. I understand that this illustration assumes non-guaranteed elements continue unchanged for all years shown and that this is not likely to occur. The agent has told me that these elements are not guaranteed and are subject to change. I understand that actual results may be higher or lower than those shown.

 Signature of Owner(s)

 Date

I certify that this illustration has been presented to the applicant or policy owner. I have explained that this illustration assumes non-guaranteed elements continue unchanged for all years shown, that these elements are subject to change, and that actual results may be higher or lower than those shown. I have made no statements that are inconsistent with the illustration.

 Signature of Agent or other authorized representative

 Date

PLUS agent
 2155 Butterfield Dr. Suite 102 S.
 Troy, MI 48084
 (555)555-5555

Underwritten By:
 Protective Life Insurance Company
 P. O. Box 2606
 Birmingham, AL 35202

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Universal Life Flexible Premium Adjustable Life Plan

Tabular Detail

Initial Annual Premium: \$1,817.01

Prepared For: Mr. Valued Client

Initial Death Benefit: \$250,000.00

Male Age 45: Preferred

Riders: None



Age	Year	Premium Outlay*	Guaranteed Assumptions			Non-Guaranteed Assumptions		
			2.50% Guaranteed Interest Rate Maximum Policy Charges			4.00% Initial Current Interest Rate Current Policy Charges		
			Policy Value	Surrender Value	Death Benefit	Policy Value	Surrender Value	Death Benefit
46	1	1,817.01	56	0	250,000	507	0	250,000
47	2	1,817.01	56	0	250,000	949	0	250,000
48	3	1,817.01	0	0	250,000	1,375	0	250,000
49	4	1,817.01	0	0	250,000	1,759	0	250,000
50	5	1,817.01	0	0	250,000	2,122	0	250,000
51	6	1,817.01	0	0	250,000	2,470	0	250,000
52	7	1,817.01	0	0	250,000	2,806	0	250,000
53	8	1,817.01	0	0	250,000	3,125	0	250,000
54	9	1,817.01	0	0	250,000	3,413	0	250,000
55	10	1,817.01	0	0	250,000	3,655	0	250,000
56	11	1,817.01	0	0	250,000	3,833	0	250,000
57	12	1,817.01	0	0	250,000	3,928	0	250,000
58	13	1,817.01	0	0	250,000	3,922	0	250,000
59	14	1,817.01	0	0	250,000	3,799	0	250,000
60	15	1,817.01	0	0	250,000	3,543	86	250,000
61	16	1,817.01	0	0	250,000	3,148	383	250,000
62	17	1,817.01	0	0	250,000	2,610	535	250,000
63	18	1,817.01	0	0	250,000	1,918	536	250,000
64	19	1,817.01	0	0	250,000	1,051	359	250,000
65	20	1,817.01	0	0	250,000	0	0	250,000
66	21	1,817.01	0	0	250,000	0	0	250,000
67	22	1,817.01	0	0	250,000	0	0	250,000
68	23	1,817.01	0	0	250,000	0	0	250,000
69	24	1,817.01	0	0	250,000	0	0	250,000
70	25	1,817.01	0	0	250,000	0	0	250,000
71	26	1,817.01	0	0	250,000	0	0	250,000
72	27	1,817.01	0	0	250,000	0	0	250,000
73	28	1,817.01	0	0	250,000	0	0	250,000
74	29	1,817.01	0	0	250,000	0	0	250,000
75	30	1,817.01	0	0	250,000	0	0	250,000
76	31	1,817.01	0	0	250,000	0	0	250,000
77	32	1,817.01	0	0	250,000	0	0	250,000
78	33	1,817.01	0	0	250,000	0	0	250,000
79	34	1,817.01	0	0	250,000	0	0	250,000
80	35	1,817.01	0	0	250,000	0	0	250,000

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Prepared For: Mr. Valued Client

Initial Death Benefit: \$250,000.00

Male Age 45: Preferred

Riders: None



Age	Year	Premium Outlay*	Guaranteed Assumptions			Non-Guaranteed Assumptions		
			2.50% Guaranteed Interest Rate Maximum Policy Charges			4.00% Initial Current Interest Rate Current Policy Charges		
			Policy Value	Surrender Value	Death Benefit	Policy Value	Surrender Value	Death Benefit
81	36	1,817.01	0	0	250,000	0	0	250,000
82	37	1,817.01	0	0	250,000	0	0	250,000
83	38	1,817.01	0	0	250,000	0	0	250,000
84	39	1,817.01	0	0	250,000	0	0	250,000
85	40	1,817.01	0	0	250,000	0	0	250,000
86	41	1,817.01	0	0	250,000	0	0	250,000
87	42	1,817.01	0	0	250,000	0	0	250,000
88	43	1,817.01	0	0	250,000	0	0	250,000
89	44	1,817.01	0	0	250,000	0	0	250,000
90	45	1,817.01	0	0	250,000	0	0	250,000
91	46	1,817.01	0	0	250,000	0	0	250,000
92	47	1,817.01	0	0	250,000	0	0	250,000
93	48	1,817.01	0	0	250,000	0	0	250,000
94	49	1,817.01	0	0	250,000	0	0	250,000
95	50	1,817.01	0	0	250,000	0	0	250,000
96	51	1,817.01	0	0	250,000	0	0	250,000
97	52	1,817.01	0	0	250,000	0	0	250,000
98	53	1,817.01	0	0	250,000	0	0	250,000
99	54	1,817.01	0	0	250,000	0	0	250,000
100	55	1,817.01	0	0	250,000	0	0	250,000
101	56	1,817.01	0	0	250,000	0	0	250,000
102	57	1,817.01	0	0	250,000	0	0	250,000
103	58	1,817.01	0	0	250,000	0	0	250,000
104	59	1,817.01	0	0	250,000	0	0	250,000
105	60	1,817.01	0	0	250,000	0	0	250,000
106	61	1,817.01	0	0	250,000	0	0	250,000
107	62	1,817.01	0	0	250,000	0	0	250,000
108	63	1,817.01	0	0	250,000	0	0	250,000
109	64	1,817.01	0	0	250,000	0	0	250,000
110	65	1,817.01	0	0	250,000	0	0	250,000
111	66	1,817.01	0	0	250,000	0	0	250,000
112	67	1,817.01	0	0	250,000	0	0	250,000
113	68	1,817.01	0	0	250,000	0	0	250,000
114	69	1,817.01	0	0	250,000	0	0	250,000
115	70	1,817.01	0	0	250,000	0	0	250,000

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Male Age 45: Preferred

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Age	Year	Premium Outlay*
116	71	1,817.01
117	72	1,817.01
118	73	1,817.01
119	74	1,817.01
120	75	1,817.01
121	76	1,817.01

Guaranteed Assumptions			Non-Guaranteed Assumptions		
2.50% Guaranteed Interest Rate Maximum Policy Charges			4.00% Initial Current Interest Rate Current Policy Charges		
Policy Value	Surrender Value	Death Benefit	Policy Value	Surrender Value	Death Benefit
0	0	250,000	0	0	250,000
0	0	250,000	0	0	250,000
0	0	250,000	0	0	250,000
0	0	250,000	0	0	250,000
0	0	250,000	0	0	250,000
0	0	250,000	0	0	250,000

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Additional Information
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 Male Age 45: Preferred



Notes * Even if the premium outlay is zero, monthly deductions will continue. Monthly deductions will cease at attained age 121.

Guaranteed Assumptions The Guaranteed columns assume an initial guaranteed interest rate of 2.50% and guaranteed cost of insurance rates.

Current Assumptions The Current columns assume an initial current interest rate of 4.00% and current cost of insurance rates.

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 generally represents a lower cost than a high index number. For the indices shown below the numbers in the non-guaranteed column are based on current rates of interest and cost of insurance charges. The numbers in the guaranteed column are based on guaranteed rates of interest and cost of insurance charges. The Surrender Cost Index assumes the policy is surrendered at the end of the period shown and is useful where cash value is of importance. The Net Payment Cost Index assumes payment of premiums without taking cash value and is useful where the amount of the death benefit is of importance. The actual cost may increase or decrease depending upon future cost of insurance charges and the time when surrender occurs, but will exceed those costs shown as guaranteed for the year indicated.

	Guaranteed Values		Non-Guaranteed Values	
	10 Years	20 Years	10 Years	20 Years
At the end of Surrender Cost Index	7.269	7.269	7.269	7.269
Net Payment Cost Index	7.269	7.269	7.269	7.269

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Client Input Summary

Company: Protective Life
Product: Protective Centennial G II UL 1-11

June 8, 2012
2.51.00, 7.00.92

Insured

Insured Name	Mr. Valued Client
Sex	Male
Date of Birth	
Age	45
Class	Preferred
Table Rating	None
Temporary Flat Extra	
Permanent Flat Extra	0
State of Issue	Michigan

Solve For

Solve For	Premium
Premium Solve Option	Lapse Protection
Lapse Protection Tiers	
Face Amount	01 to 76 - 250000
Years to Pay Premium	
Solve Value	
Solve Year/@Age	
Level Premium for Flat Extra and Riders	Yes
Non-Level Premium for Flat Extra and Riders	No
Supplemental Basic Compare Report	No
Supplemental ROR Compare Report	No
Full Basic Compare Report	No
Full ROR Compare Report	No
Illustrate Income Provider Option	No
Frequency	
Payments of	
Years	

Disbursements

Disbursements	No
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Policy Options

Illustrative Rate	01 to 121 - Current
Premium Mode	Annual
External Pourin Premium	01 to 12 - 0
External 1035 Exchange Amt	01 to 12 - 0
Internal Pourin Premium	01 to 12 - 0
Internal 1035 Exchange Amt	01 to 12 - 0

Client Input Summary

Company: Protective Life
Product: Protective Centennial G II UL 1-11

June 8, 2012
2.51.00, 7.00.92

Policy Options - Cont'd

1035 Policy a MEC	No
Skip First Year Premium Payment	No
Insurance Test	Cash Value Accum
Revised Illustration	No

Policy Riders

Policy Riders	Yes
ExtendCare	No
Waiting Period	
Monthly Benefit	
ExtendCare Report?	
Begin ExtendCare Payments	
Payment Duration	
Disability Benefit Rider	No
Disability Benefit Amount	
Accidental Death Benefit	No
Acc. Death Benefit Amount	
Child Term Rider	No
Child Term Rider Units	
Protected Insurability Rider	No
PIR Amount	

Custom Concept

Custom Concept	None
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Output Options

Output Options	No
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Agent Info

Agent Name	PLUS agent
Agent Company	PLUS Financial Network
Broker/Dealer Name	
Agent Address1	2155 Butterfield Dr.
Agent Address2	Suite 102 S.
Agent City	Troy
Agent State	Michigan
Agent Zip Code	48084
Agent Phone	
Agent Fax	

Client Input Summary

Company: Protective Life

June 8, 2012

Product: Protective Centennial G II UL 1-11

2.51.00, 7.00.92

Agent Info - Cont'd

Agent Email

Agent License #

Comments: