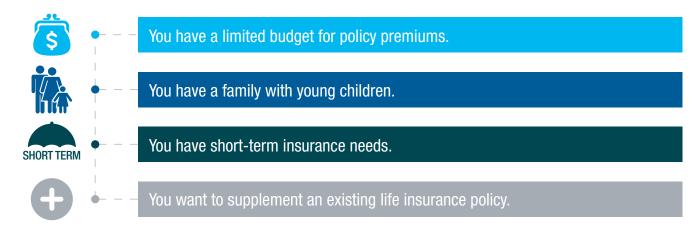
What type of life insurance is best for you?

YOU MIGHT WANT TO CONSIDER TERM INSURANCE IF:



YOU MIGHT WANT TO CONSIDER PERMANENT INSURANCE IF:



Contact me today to discuss which life insurance coverage is right for you.



- * Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions, and limitations.
- ** The tax treatment of life insurance is subject to change. Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Investors should consult their legal or tax advisor regarding their individual situation.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO), located in Nashville, TN, and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC), located in Birmingham, AL. Insurance products issued by PLICO in all states except New York and in New York by PLAIC. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. All payments and guarantees are backed by the financial strength and claims-paying ability of the issuing company.



protective.com

| Not a Deposit | Not Insured By Any Federal Government Agency | | |
|-----------------------------------|--|-----------------------|----------------|
| No Bank or Credit Union Guarantee | | Not FDIC/NCUA Insured | May Lose Value |