

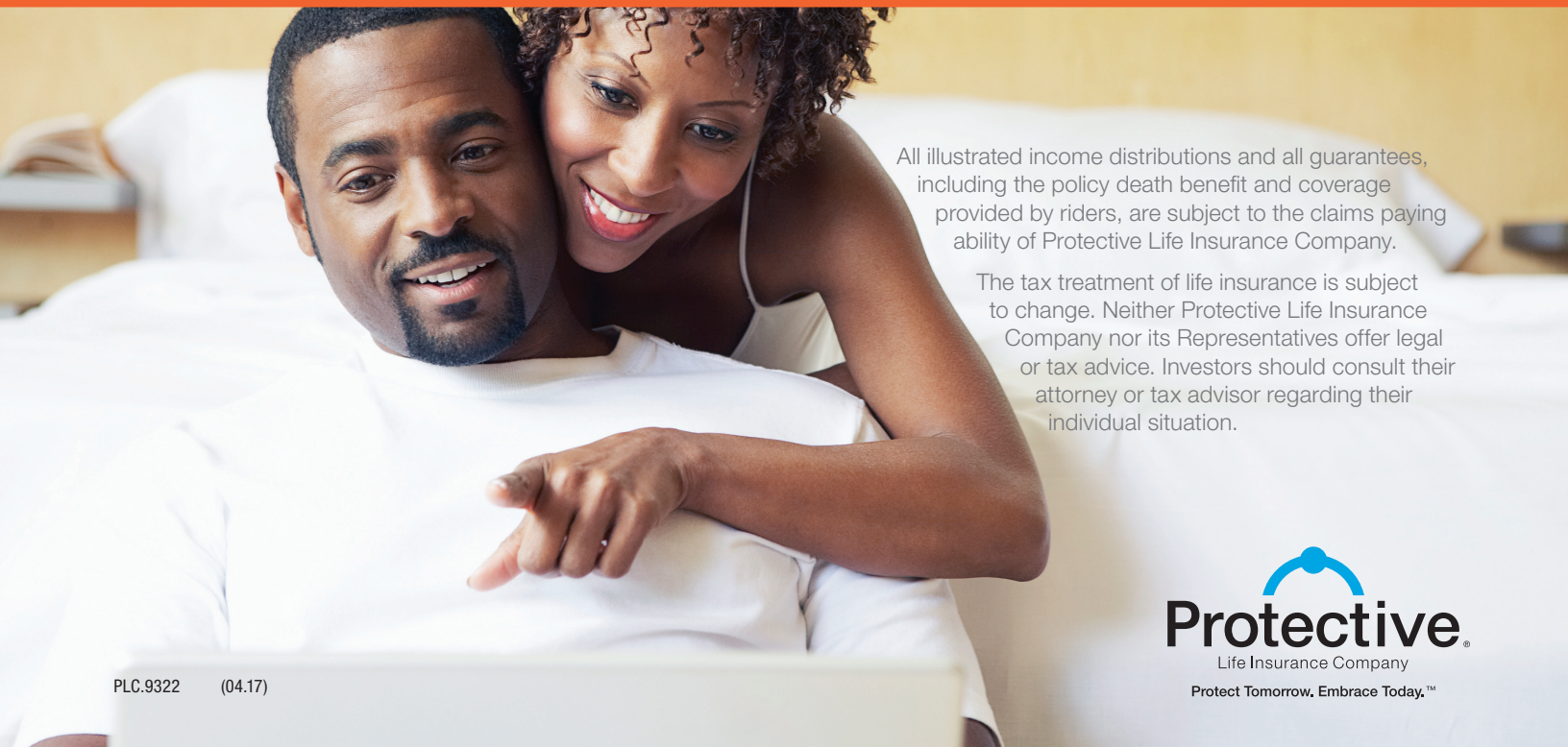
Life Insurance in Retirement Planning (LIRP)

You may have limited options when it comes to tax-qualified methods for retirement savings due to your current income range. You may have maxed out contributions to your 401(k) or IRA, and may not be eligible to participate in Roth IRAs. If you are a small business owner, you may have been unable to afford to set up a qualified 401(k) plan for you and your employees.

Variable life insurance (VUL) can be an attractive vehicle for accumulating earnings on a tax-deferred basis for retirement and for protecting your loved ones through a tax-free death benefit. A VUL policy is best suited for individuals, like you, who are already taking full advantage of other tax-qualified ways to save for retirement. Below are a few benefits of using life insurance in retirement planning (LIRP).

- *No annual contribution limits.*
- *Life insurance provides death benefits that are generally paid income tax-free to beneficiary(ies). The benefit can help provide funds to help complete savings goals for a surviving spouse, or beneficiary(ies).*
- *If the insured becomes disabled, the premiums may be paid by the insurance company, if optional disability rider coverage is purchased.*
- *Earnings within the policy accumulate on a tax-deferred basis.*
- *Policy values can generally be accessed income tax free, through withdrawals and policy loans, to help supplement your retirement income provided the policy is not a Modified Endowment Contract (MEC). Loans and withdrawals from MEC's will be subject to income tax and may be subject to a 10% IRS penalty if taken prior to age 59½. There are no age restrictions for non-MEC policy distributions.*

[See reverse side for important information](#)



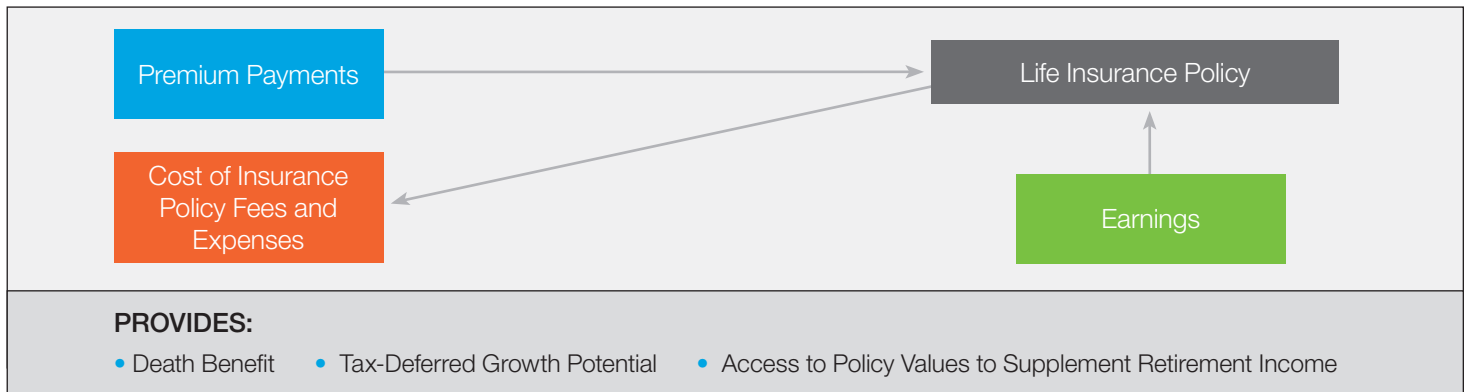
All illustrated income distributions and all guarantees, including the policy death benefit and coverage provided by riders, are subject to the claims paying ability of Protective Life Insurance Company.

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 attorney or tax advisor regarding their individual situation.

If you can qualify medically for life insurance and you've decided that a variable universal life insurance policy is right for you, you can work with your financial advisor to make sure that the policy is funded properly in order to generate your desired retirement income later in life.

Protective Life's LIRP - Defined Objectives program can help you meet your additional supplemental retirement income goals through a simplified approach that helps you design, monitor, and realize your retirement goals. With Defined Objectives, Protective Life will prepare and forward to you a performance analysis at the end of each year. The analysis will show your policy's investment performance and offer guidance on annual premium modifications based on your actual investment performance and defined retirement income goals—to assist you in meeting your goals.

How it Works:



Important Information

This material addresses information regarding the tax treatment of certain financial assets and transactions. Any related statements or discussions represent only our current understanding of the law in general and are not to be considered legal or tax advice by purchasers. The tax treatment of life insurance is subject to change. Income, estate, gift, and generation skipping tax rules are subject to change at any time. Neither Protective Life Insurance Company (PLICO) nor its representatives offer legal or tax advice. We encourage you to consult with your legal or tax advisor regarding your individual situation.

Variable life insurance policies issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI). Both located at Birmingham, AL. IDI is the principle underwriter for registered insurance products issued by PLICO, its affiliate.

Variable universal life insurance involves the risk of investing in stocks, bonds and other securities, including market, interest rate and credit risk and loss of principal. If the investment performance of underlying investments is poorer than expected (or if sufficient premiums are not paid), the policy may lapse or not accumulate sufficient value to fund the intended application. Investments in variable universal life insurance policies are subject to fees and charges from both the insurance company and the managers of underlying investments. Loans and withdrawals may negatively impact policy value, investment performance, death benefit, and any Lapse Protection.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the variable universal life insurance policy and any underlying investment options before investing. This and other information is contained in the prospectuses for the variable universal life insurance policy and any underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at (800) 628-6390.

For more information, contact
your **Financial Representative.**

www.protective.com