

# Protective® One-Year Term Life Insurance

Protective One-Year Term life insurance provides coverage for individuals with a short-term death benefit need.

<b>Product Type</b>	One-year non-renewable, non-convertible term life insurance
<b>Issue Ages</b>	25 – 75
<b>Policy Termination</b>	The policy automatically terminates one year after issue; Early termination results in a refund of unearned premium
<b>Minimum Face Amount</b>	\$100,000
<b>Maximum Face Amount</b>	\$1 million
<b>Premium Mode</b>	Single annual premium only
<b>Risk Classes</b>	Non-Tobacco (NT), Tobacco (TB)
<b>Substandard Ratings</b>	Tables 1 – 8
<b>Policy Fee</b>	The total premium for this policy also includes a policy fee that varies by issue age and risk class

RATES PER \$1,000 OF COVERAGE					
ISSUE AGE	NON-TOBACCO	TOBACCO	ISSUE AGE	NON-TOBACCO	TOBACCO
25	0.41	0.69	51	0.79	2.72
26	0.41	0.70	52	0.83	2.86
27	0.40	0.71	53	0.87	2.99
28	0.39	0.71	54	0.93	3.20
29	0.38	0.72	55	0.99	3.40
30	0.37	0.72	56	1.05	3.83
31	0.37	0.75	57	1.10	4.26
32	0.37	0.78	58	1.15	4.69
33	0.37	0.80	59	1.23	5.33
34	0.37	0.84	60	1.31	5.97
35	0.37	0.88	61	1.45	6.52
36	0.38	0.95	62	1.59	7.07
37	0.39	1.01	63	1.72	7.62
38	0.39	1.07	64	1.92	8.44
39	0.40	1.16	65	2.12	9.26
40	0.40	1.25	66	2.39	10.01
41	0.42	1.34	67	2.66	10.75
42	0.44	1.43	68	2.93	11.49
43	0.46	1.52	69	3.34	12.60
44	0.49	1.65	70	3.74	13.71
45	0.52	1.78	71	4.18	14.77
46	0.56	1.92	72	4.61	15.83
47	0.60	2.05	73	5.04	16.89
48	0.64	2.18	74	5.69	18.48
49	0.70	2.38	75	6.33	20.06
50	0.75	2.58			

Additional information on next page.

Protective One-Year Term Life Insurance (ICC14-TL20 12-14 / TL-20 12-14) is a single-premium term life insurance policy issued by Protective Life Insurance Company, Brentwood, TN. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, limitations and exclusions. Subject to underwriting. Subject to a contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

All payments and all guarantees 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 nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	