

Protective ProClassic UL 1/11

Universal Life Flexible Premium Adjustable Life Plan
 Initial Annual Premium: \$25,000.00
 Initial Death Benefit: \$1,000,000.00
 Riders: ECSVR

Tabular Detail
 Prepared For: Male Age 50
 Male Age 50, Preferred



Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions				Non-Guaranteed Assumptions			
				Policy Value ¹	Surrender Value	Death Benefit	Notes ²	Policy Value ¹	Surrender Value	Death Benefit	Notes ²
				3.00% Guaranteed Interest Rate				3.30% Initial Current Interest Rate			
				Maximum Policy Charges				Current Policy Charges			
51	1	25,000.00	25,000	18,234	18,234	1,000,000	E	21,395	21,395	1,000,000	E
52	2	25,000.00	50,000	37,078	37,078	1,000,000	E	43,689	43,689	1,000,000	E
53	3	25,000.00	75,000	56,202	56,202	1,000,000	E	66,657	66,657	1,000,000	E
54	4	25,000.00	100,000	75,608	75,608	1,000,000	E	90,314	90,314	1,000,000	E
55	5	25,000.00	125,000	95,210	95,210	1,000,000	E	114,687	114,687	1,000,000	E
56	6	20,000.00	145,000	109,555	109,555	1,000,000	E	134,418	134,418	1,000,000	E
57	7	20,000.00	165,000	123,629	123,629	1,000,000	E	154,482	154,482	1,000,000	E
58	8	20,000.00	185,000	137,410	137,410	1,000,000	E	174,897	174,897	1,000,000	E
59	9	20,000.00	205,000	150,989	150,989	1,000,000	E	195,689	195,689	1,000,000	E
60	10	20,000.00	225,000	164,293	164,293	1,000,000	E	216,850	216,850	1,000,000	E
61	11	15,000.00	240,000	172,491	166,815	1,000,000	E	233,672	227,996	1,000,000	E
62	12	15,000.00	255,000	180,173	169,149	1,000,000	E	250,901	239,877	1,000,000	E
63	13	15,000.00	270,000	187,168	171,118	1,000,000	E	268,530	252,480	1,000,000	E
64	14	15,000.00	285,000	193,325	172,581	1,000,000	E	286,566	265,822	1,000,000	E
65	15	15,000.00	300,000	198,578	173,458	1,000,000		305,025	279,905	1,000,000	
66	16	15,000.00	315,000	202,845	182,745	1,000,000		323,926	303,826	1,000,000	
67	17	15,000.00	330,000	206,064	190,984	1,000,000		343,328	328,248	1,000,000	
68	18	15,000.00	345,000	208,185	198,125	1,000,000		363,276	353,216	1,000,000	
69	19	15,000.00	360,000	209,066	204,026	1,000,000		383,746	378,706	1,000,000	
70	20	15,000.00	375,000	208,599	208,599	1,000,000		404,676	404,676	1,000,000	
71	21	15,000.00	390,000	210,366	210,366	1,000,000		429,930	429,930	1,000,000	
72	22	15,000.00	405,000	210,338	210,338	1,000,000		455,710	455,710	1,000,000	
73	23	15,000.00	420,000	207,823	207,823	1,000,000		482,028	482,028	1,000,000	
74	24	15,000.00	435,000	202,508	202,508	1,000,000		508,896	508,896	1,000,000	
75	25	15,000.00	450,000	194,041	194,041	1,000,000		536,442	536,442	1,000,000	
76	26	0.00	450,000	166,613	166,613	1,000,000	*	549,664	549,664	1,000,000	*
77	27	0.00	450,000	133,617	133,617	1,000,000	*	562,950	562,950	1,000,000	*
78	28	0.00	450,000	93,756	93,756	1,000,000	*	576,242	576,242	1,000,000	*
79	29	0.00	450,000	45,291	45,291	1,000,000	*	589,480	589,480	1,000,000	*
80	30	0.00	450,000	0	0	0	*	602,600	602,600	1,000,000	*
81	31	0.00	450,000	0	0	0		615,563	615,563	1,000,000	*
82	32	0.00	450,000	0	0	0		628,303	628,303	1,000,000	*
83	33	0.00	450,000	0	0	0		640,823	640,823	1,000,000	*
84	34	0.00	450,000	0	0	0		653,090	653,090	1,000,000	*
85	35	0.00	450,000	0	0	0		665,048	665,048	1,000,000	*

Non-guaranteed assumptions 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.

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Universal Life Flexible Premium Adjustable Life Plan

Tabular Detail

Initial Annual Premium: \$25,000.00

Prepared For: Male Age 50

Initial Death Benefit: \$1,000,000.00

Male Age 50, Preferred

Riders: ECSVR



Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions			Non-Guaranteed Assumptions			
				Policy Value ¹	Surrender Value	Death Benefit Notes ²	3.00% Guaranteed Interest Rate Maximum Policy Charges	3.30% Initial Current Interest Rate Current Policy Charges	Policy Value ¹	Surrender Value
86	36	0.00	450,000	0	0	0	676,625	676,625	1,000,000	*
87	37	0.00	450,000	0	0	0	687,746	687,746	1,000,000	*
88	38	0.00	450,000	0	0	0	698,344	698,344	1,000,000	*
89	39	0.00	450,000	0	0	0	708,363	708,363	1,000,000	*
90	40	0.00	450,000	0	0	0	717,764	717,764	1,000,000	*
91	41	0.00	450,000	0	0	0	726,515	726,515	1,000,000	*
92	42	0.00	450,000	0	0	0	734,713	734,713	1,000,000	*
93	43	0.00	450,000	0	0	0	742,320	742,320	1,000,000	*
94	44	0.00	450,000	0	0	0	749,276	749,276	1,000,000	*
95	45	0.00	450,000	0	0	0	755,502	755,502	1,000,000	*
96	46	0.00	450,000	0	0	0	760,910	760,910	1,000,000	*
97	47	0.00	450,000	0	0	0	765,792	765,792	1,000,000	*
98	48	0.00	450,000	0	0	0	770,066	770,066	1,000,000	*
99	49	0.00	450,000	0	0	0	773,628	773,628	1,000,000	*
100	50	0.00	450,000	0	0	0	776,349	776,349	1,000,000	*
101	51	0.00	450,000	0	0	0	778,069	778,069	1,000,000	*
102	52	0.00	450,000	0	0	0	778,575	778,575	1,000,000	*
103	53	0.00	450,000	0	0	0	777,604	777,604	1,000,000	*
104	54	0.00	450,000	0	0	0	774,808	774,808	1,000,000	*
105	55	0.00	450,000	0	0	0	769,733	769,733	1,000,000	*
106	56	0.00	450,000	0	0	0	761,809	761,809	1,000,000	*
107	57	0.00	450,000	0	0	0	750,244	750,244	1,000,000	*
108	58	0.00	450,000	0	0	0	733,981	733,981	1,000,000	*
109	59	0.00	450,000	0	0	0	711,577	711,577	1,000,000	*
110	60	0.00	450,000	0	0	0	681,057	681,057	1,000,000	*
111	61	0.00	450,000	0	0	0	639,681	639,681	1,000,000	*
112	62	0.00	450,000	0	0	0	583,608	583,608	1,000,000	*
113	63	0.00	450,000	0	0	0	507,382	507,382	1,000,000	*
114	64	0.00	450,000	0	0	0	403,166	403,166	1,000,000	*
115	65	0.00	450,000	0	0	0	259,550	259,550	1,000,000	*
116	66	0.00	450,000	0	0	0	59,684	59,684	1,000,000	*
117	67	0.00	450,000	0	0	0	0	0	0	*

Policy Terminates in policy year 30.

Policy Terminates in policy year 67.

¹ Whenever the policy value is shown as zero, it may be zero or less than zero.

² Reference the Additional Information section, following the Tabular Detail section, for definitions of Notes.

CP\$12,100.00 CES\$12,900.00 TGT\$12,100.00 MMGP\$604.16 GAP\$23,243.84 GSP\$259,773.23 MEC\$54,898.85

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