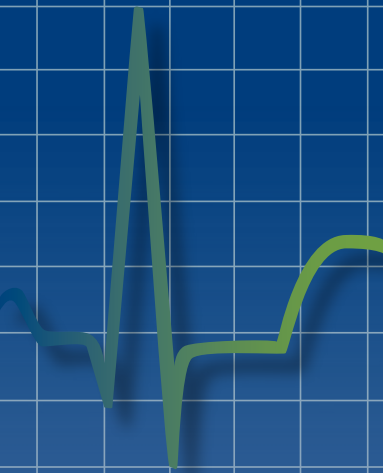





LIFE CHECK-UP

A comprehensive
review of your life
insurance coverage



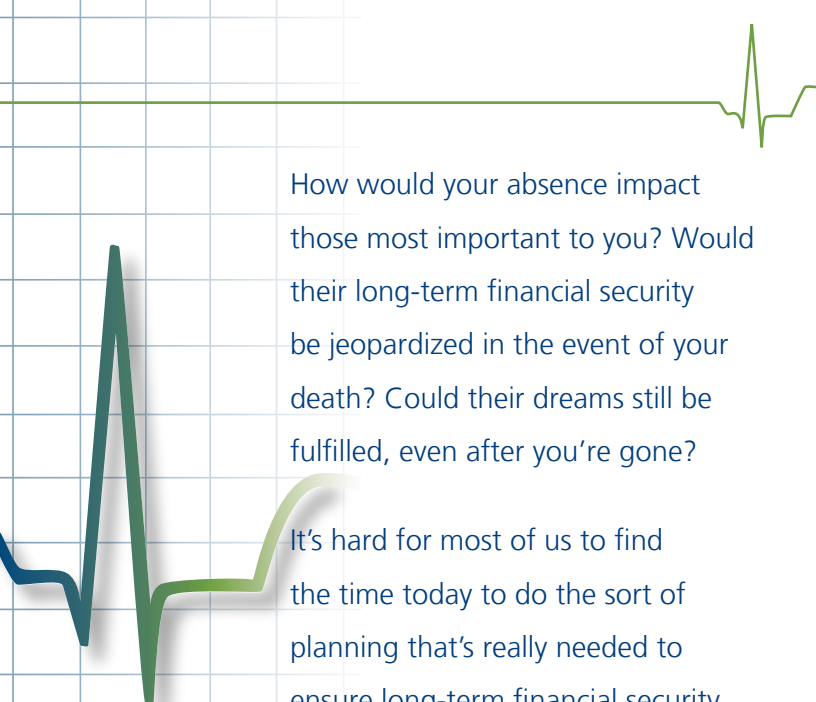
Protective 
Life Insurance Company
100 YEARS OF SERVICE
Doing the right thing is smart business.®

PLC.3017 (04.08)



Not a Deposit	Not Insured by Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value





How would your absence impact those most important to you? Would their long-term financial security be jeopardized in the event of your death? Could their dreams still be fulfilled, even after you're gone?

It's hard for most of us to find the time today to do the sort of planning that's really needed to ensure long-term financial security. Tending to the concerns of the moment and the issues of the day understandably takes priority. Without careful planning, your family may be inadequately prepared should something happen to you.

In going about your long-term financial planning, you should ask yourself some critical questions about how your absence would impact those most important to you.

Why do I need life insurance?

It's simple. Life insurance is about protection. It helps provide security for your loved ones when they need it most. Protecting your family with life insurance can help ensure that they do not face the added burden of financial pressures, should the unexpected happen. Think about your mortgage payments, car payments, credit card bills, daily living expenses, and utilities. By providing income for your family in the event you are unable to do so, you are protecting the financial future of the people you love.

Life insurance can also be a valuable planning tool that can easily be a part of an overall financial plan or stand-alone as a single source of protection. Properly planning for your life insurance needs today can provide a lifetime of financial security tomorrow.





Many U.S families are not prepared for premature death.¹

- Twenty-two percent of families with dependent children admit they will have immediate trouble meeting everyday living expenses, and another 26 percent can cover expenses for only a few months if a primary wage earner dies.
- Twenty-eight percent of wives and 15 percent of husbands have no life insurance at all.
- Ten percent of families with children under 18 (3.6 million households) have no life insurance protection.

¹ *Facts From LIMRA International for Life Insurance Awareness Month, September 2007. All facts are from LIMRA International's Life Insurance Ownership Study 2007.*

How do I determine if I have enough life insurance?

Everyone has different needs. Based on your financial obligations and your long-term protection needs, your insurance professional can help you determine the amount and type of life insurance that may be of benefit to you and your family.

What are the different types of life insurance?

With so many types of life insurance policies available, it is important to consult with your insurance professional about any potential life insurance purchase, to ensure that you're choosing a policy that best meets your needs.

There are two basic types of life insurance – term and permanent. Term insurance provides death benefit protection if the insured dies during the specified period of coverage. Permanent insurance provides lifelong death protection as long as the minimum premiums are paid.

Term Insurance


- Term insurance is strictly meant to provide death benefit coverage for a specific period of time.
- There is no cash value accumulation or investment component.
- You only pay for the coverage amount needed, making it possible to affordably obtain larger amounts of coverage.
- Generally, premiums remain level or increase through the specified period.
- Typically it can also be renewed upon completion of the initial term period selected.
- In many cases, it's less expensive than permanent insurance.

Permanent Insurance

- Provides death benefit protection up to the lifetime of the insured
- Flexible premium payments
- Adjustable death benefit coverage
- Tax-deferred growth on policy values
- Access to policy values through policy loans and withdrawals.

Most permanent life insurance policies include fees for cost of insurance, mortality and expense risks, and administrative fees associated with setting up the policy. It is important to discuss these fees with your insurance professional. However, despite these fees, the tax advantages* of permanent life insurance can make it a valuable financial tool over a long period of time.

* The tax treatment of life insurance is subject to change. Neither PLICO nor its representatives offer legal or tax advice. Investors should consult their attorney or tax advisor regarding their individual situations before making any tax-related decisions.



Benefits of each type of permanent life insurance:

Universal Life (UL)

- Death benefit coverage options
- Potential cash-value accumulation
- Premium flexibility
- Access to policy values
- Current interest rate is credited to unloaned policy values (guaranteed rate is credited to loaned policy values)

Variable Universal Life¹ (VUL)

- Death benefit coverage options
- Potential cash-value accumulation
- Underlying investment options
- Premium flexibility
- Access to policy values
- Current interest rate or investment performance crediting

¹ *Variable universal life insurance involves the risk of investing in equity securities, including market 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.*



Whole Life

- Cash-value accumulation
- Current interest rate or investment performance crediting

Types of Optional Coverage

Both term and permanent insurance plans offer a variety of optional riders, which allow you to customize your plan to meet the needs of your family's financial future.

Choosing a Company

Life presents all of us with various types of financial risks. When you consider purchasing a product to help protect against these risks there are many factors that must be considered to ensure you get the protection you need. One of the most important decisions you will make is from which company to purchase. You need to know your policy will be backed by a strong, stable company that will meet its financial obligations.





Many U.S couples are underinsured.¹

- The average amount of life insurance coverage on insured husbands is \$235,600 and insured wives average \$147,800 of life insurance.
- Insured husbands in the U.S. carry enough life insurance to replace their income for 4.2 years, and wives for 4.9 years. The typical married couple would need to double its current coverage to meet expert recommendation of having enough life insurance to replace income for 7 to 10 years.
- Fifty-six percent of married parents believe their current life insurance coverage is inadequate.

¹ *Facts From LIMRA International for Life Insurance Awareness Month, September 2007. All facts are from LIMRA International's Life Insurance Ownership Study 2007.*

To help consumers make an informed decision about a life insurance company, ratings agencies were created. These rating organizations consider factors such as overall operating performance, asset quality, financial flexibility, and capitalization to determine a “rating” for each company they review.

Although these ratings do not guarantee financial stability, they may indicate a company's overall ability to meet the financial commitments of its policyholders.

Financial Strength Rating Organizations


- A.M. Best Company
- Standard and Poor's
- Fitch Ratings
- Moody's Investor Services

Make Regular “Life Check-ups” A Priority –

Protect the Lives You Love

You already recognize the importance of life insurance in your overall financial plans. By conducting a regular review of your life insurance protection with a licensed insurance professional, you can identify your long-term goals, ensure that your current life insurance coverage meets your current protection needs, and obtain information about new life insurance policies and features that may be of benefit to you.





Like a regular health examination, a policy review may confirm that you are in good shape, and no change or additional coverage is needed. However, you might find that an adjustment to your current life insurance plan might help you better meet your protection needs and help maintain your financial health!

That is why a careful annual review of your life insurance is necessary, especially following a major life event, to make sure your loved ones are adequately protected should something happen to you.

When is the right time for a policy review?

Many seemingly minor events in your life may warrant a re-evaluation of your life insurance coverage. Your insurance professional can help you discover how changing life events may affect your policy's ability to reach your long-term goals. The following list of life changes and events can signal the need to complete a new policy review:

- Marriage or divorce
- Childbirth or adoption
- The purchase of a new home
- A new job or promotion
- Significant changes in your income
- An increase or reduction in your debt load
- Financial support of elderly parent
- Starting or owning a business
- Nearing retirement

If these or other notable changes have occurred since you purchased your policy or had your last policy review, now is probably the right time for a Life Check-up. Even without these sorts of changes, it's important to conduct regular policy reviews.

The facts are undisputable, many Americans are underinsured and would suffer a financial burden if a primary wage earner died unexpectedly. Prudent planning is always a healthy choice!

Call your insurance professional to schedule your Life Check-up today!





– NOTES –

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Protective Life

Doing the right thing is smart business.

Celebrating its 100th year of service, Protective Life Insurance Company was built upon a belief in hardwork and integrity. The Company's continued commitment to these timeless principles is reflected in its dedication to three core values: quality, serving people, and growth.

Protective Life Insurance Company's values-oriented management philosophy was established by its founder, former Alabama Governor William Dorsey Jelks. Governor Jelks left an indelible imprint on the Company by insisting that quality – in products, in service, and in people – be the standard applied to every aspect of its business. Understanding that serving people begins with being worthy of their trust, Jelks' initial pledge to Protective Life's customers, shareholders, and employees remains today the focus of the Company's leadership.

One hundred years later, Protective Life Insurance Company is one of the nation's leading insurance companies, providing financial security to individuals and families across the country through a broad portfolio of life and specialty insurance and investment products. Drawing upon the strengths of the past, while maintaining a keen eye toward the future, the Company's employees nationwide are dedicated to affirming the wisdom of our collective vision: *Doing the right thing is smart business.*®

Protective Life

Financial Strength

Insurance companies must be financially strong and reliable in order to fulfill future obligations, such as paying claims and servicing policies. Every year, independent ratings services conduct reviews to measure the financial strength of insurance companies. Protective Life Insurance Company has more than \$474 billion of coverage in force to date.*

- A+ (Superior, 2nd highest of 15 ratings) from A.M. Best
- AA (Very Strong, 3rd highest of 21 ratings) from Standard & Poor's
- AA- (Very Strong, 4th highest of 22 ratings) from Fitch
- Aa3 (Excellent, 4th highest of 21 ratings) from Moody's Investors Service

Each of these independent rating agencies has assigned its rating based on a variety of factors including Protective Life Insurance Company's operating performance, asset quality, financial flexibility and capitalization.** The ratings do not apply to this product or its performance.

* As of 12/31/07

** These ratings are current as of April 2008. For more current information, please visit www.protective.com.

Life insurance and variable universal life insurance issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI). Both are located at 2801 Highway 280 South, Birmingham, AL 35223. PLICO and IDI are each subsidiaries of Protective Life corporation. Protective Life Corporation is a separate company and is not responsible for the financial condition or contractual obligations of PLICO or IDI.

Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Policies are subject to underwriting and a two-year contestable and suicide period. Benefits adjusted for misstatements of age or gender.

All payments or 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. Purchasers should consult their legal or tax representative regarding their individual situation.



Not a Deposit	Not Insured by Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value