

Protective One-Year Term Life Insurance

At A Glance

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

Product Type	One-year non-renewable, non-convertible term life insurance
Issue Ages	25 – 75
Policy Termination	The policy automatically terminates one year after issue; Early termination results in a refund of unearned premium
Minimum Face Amount	\$100,000
Maximum Face Amount	\$1 million
Premium Mode	Single annual premium only
Risk Classes	Non-Tobacco (NT), Tobacco (TB)
Substandard Ratings	Tables 1 - 8
Policy Fee	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			

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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, Birmingham, AL. 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.