

At Protective Life, we take pride in helping you deliver for your clients with our competitive underwriting and product portfolio. With our retention and reinsurance limits, you can see Protective Life offers the flexibility you need to place your larger cases with us.

Automatic Binding Limit Charts¹

AUTOMATIC POOL BINDING LIMITS – SINGLE LIFE POLICIES

Issue Ages	Product Group #1		Product Group #2	
	Standard through Table 4 or \$0.00 – \$10.00 Flat Extra	Tables 5 – 8 or \$10.01 – \$20.00 Flat Extra	Standard through Table 4 or \$0.00 – \$10.00 Flat Extra	Tables 5 – 8 or \$10.01 – \$20.00 Flat Extra
75 or less	\$50M	\$50M	\$40M	\$40M
76 – 80	\$25M	\$12.5M	\$20M	\$10M
81 – 85	\$12.5M	\$0	\$10M	\$0
	Product Group #1 • Protective Custom Choice UL 10-30 • Protective Advantage Choice UL • Protective Indexed Choice UL • Protective Investors Choice VUL		Product Group #2 • Protective Non-Par Whole Life • Protective Premiere III • Protective Preserver II/Plus • Protective ProClassic UL/ProClassic UL NY	

AUTOMATIC POOL BINDING LIMITS – LAST SURVIVOR POLICIES

Issue Ages	One Life Insurable and One Life Uninsurable			Both Lives Insurable		
	Ratings	Protective Survivor UL ²	Protective Survivorship Term	Ratings	Protective Survivor UL ²	Protective Survivorship Term
75 or less	Standard Through Table 4 or \$0 – \$10 Flat Extra	\$50M	\$40M	Standard Through Table 8 or \$0 – \$20 Flat Extra	\$50M	\$40M
76 – 80		\$50M	\$40M	Standard Through Table 4 or \$0 – \$10 Flat Extra	\$50M	\$40M
76 – 80		\$50M	\$40M	Tables 5 - 8 or \$10.01 – \$20 Flat Extra	\$40M	\$33.7M ³
81 – 85		\$12.5M	\$10M	Standard Through Table 4 or \$0 – \$10 Flat Extra	\$12.5M	\$10M

¹ The maximum amounts may be reduced based on other in-force or applied-for coverage between the reinsurers in the pool, and Protective Life and its affiliates.

² For Protective Survivor UL policies, limits are based on the oldest individual age.

³ Exact dollar amount is \$33,666,667



Please see reverse side for additional information.

Retention Limits Charts

MAXIMUM RETENTION LIMIT – SINGLE LIFE POLICIES

Issue Ages	Product Group #1		Product Group #2	
	Standard through Table 4 or \$0.00 – \$10.00 Flat Extra	Tables 5 – 8 or \$10.01 – \$20.00 Flat Extra	Standard through Table 4 or \$0.00 – \$10.00 Flat Extra	Tables 5 – 8 or \$10.01 – \$20.00 Flat Extra
75 or less	\$5M	\$5M	\$2M	\$2M
76 – 80	\$2.5M	\$1M	\$1M	\$500K
81 – 85	\$750K	\$0	\$500K	\$0
	Product Group #1 <ul style="list-style-type: none"> • Protective Custom Choice UL 10-30 • Protective Advantage Choice UL • Protective Indexed Choice UL • Protective Investors Choice VUL 		Product Group #2 <ul style="list-style-type: none"> • Protective Non-Par Whole Life • Protective Premiere III • Protective Preserver II/Plus • Protective ProClassic UL/ProClassic UL NY 	

MAXIMUM RETENTION LIMIT – LAST SURVIVOR POLICIES (ALL RATINGS)

Issue Ages	Protective Survivor UL ⁴	Protective Survivorship Term ⁵
76 – 80	\$5M	\$2M
81 – 85	\$2.5M	\$2M

Jumbo Limits Chart

JUMBO LIMITS⁶

Issue Ages	Product Group #1	Product Group #2
80 or less	\$65M	\$65M
81 – 85	\$50M	\$35M
	Product Group #1 <ul style="list-style-type: none"> • Protective Custom Choice UL 10-30 • Protective Advantage Choice UL • Protective Indexed Choice UL • Protective Investors Choice VUL 	Product Group #2 <ul style="list-style-type: none"> • Protective Non-Par Whole Life • Protective Premiere III • Protective Preserver II/Plus • Protective ProClassic UL/ProClassic UL NY

The limits shown in this flyer are based on applications signed on or after May 2, 2016.

For underwriting status requests, contact:

 resourcecenter@protective.com

 800.366.9378

⁴ For Protective Survivor UL policies, limits are based on the oldest individual age.

⁵ Protective Survivorship Term is a dollar one quota share product, so there is no true retention limit.

⁶ For automatic reinsurance, the amount of coverage in force and applied for in all companies cannot exceed this limit.

Protective Life refers to Protective Life Insurance Company and its affiliates, including Protective Life & Annuity Insurance Company. Insurance products are issued by Protective Life Insurance Company in all states except New York and in New York by Protective Life & Annuity Insurance Company. Both companies are located in Birmingham, AL. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues.



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