

# Reinsurance Limits

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.

## Products Included:

- Protective Custom Choice<sup>SM</sup> UL 10 – 30
- Protective<sup>®</sup> Strategic Objectives II VUL
- Protective ProClassic II<sup>SM</sup> UL
- Protective Advantage Choice<sup>SM</sup> UL
- Protective<sup>®</sup> Classic Choice Term
- ProClassic<sup>SM</sup> II UL NY
- Protective Indexed Choice<sup>SM</sup> UL
- Protective<sup>®</sup> Lifetime Assurance UL

## Automatic Binding Limit Chart<sup>1</sup>

AUTOMATIC POOL BINDING LIMITS – SINGLE LIFE POLICIES		
ISSUE AGES	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
76 – 80	\$25M	\$12.5M
81 – 85	\$12.5M	\$0

## Retention Limits Chart

MAXIMUM RETENTION LIMIT – SINGLE LIFE POLICIES		
ISSUE AGES	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
76 – 80	\$2.5M	\$1M
81 – 85	\$750K	\$0

## Jumbo Limits Chart

JUMBO LIMITS <sup>2</sup>	
ISSUE AGES	
80 or less	\$65M
81 – 85	\$50M

Additional information on next page.

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

<sup>1</sup>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.

<sup>2</sup> 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 and Annuity Insurance Company. Insurance products offered through Protective Life Insurance Company (PLICO) in all states except New York, and in New York by Protective Life and Annuity Insurance Company (PLAIC). PLICO located in Brentwood, TN. PLAIC located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Subject to underwriting. All payments and guarantees are subject to the claims paying ability of the issuing company.

For underwriting status requests, contact 800-366-9378 or [resourcecenter@protective.com](mailto:resourcecenter@protective.com).



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