

WELCOME TO PROTECTIVE LEGACY GUARD[®]

A Life Insurance Program



Producer Guide



Protective 
Life Insurance Company
Doing the right thing is smart business.[®]

PLBD.1548 (08.08)

For Agent or Broker/Dealer Use Only.
Do Not Use With Consumers.

WELCOME TO LEGACY GUARD

You've done your part to help your clients build and retain wealth. Now, you can help enhance the wealth they pass on to their heirs by introducing them to the **Protective Legacy Guard**[®] Program.

Legacy Guard is a strategy that helps your clients reposition certain assets to take advantage of the power and death benefit features of life insurance in legacy planning. Protective Life has made it easy for you to help satisfy your clients' legacy planning needs with our **Legacy Guard** kit. The kit contains all the information and tools you'll need to get started.



*If you have
any questions,
contact your
Protective Life
consultant or
call the
Protective
Sales Desk at
(800) 628-6390,
option 2.*

STEPS TO SUCCESS - PAGE 2

This section of the Producer Guide gives you step-by-step instructions of what to do to get the maximum benefit out of your **Legacy Guard** kit.

PROSPECTING FORM - PAGE 3

This Producer Guide also contains a Prospecting Form to help you identify potential **Legacy Guard** clients in your current book of business.

CONSUMER PROSPECTING LETTER - PAGE 4

A sample Consumer Prospecting Letter is included in this Producer Guide as a valuable prospecting tool to uncover potential **Legacy Guard** clients.

CONSUMER POST CARD - PAGE 5

You can order a supply of post cards, customize them, and send to your selected list of **Legacy Guard** prospects. Our Consumer Post Cards are a great, low-cost way to reach a lot of prospects.

CONSUMER BROCHURE

This brochure, which is approved as a consumer take-home piece, gives clients more information about the **Legacy Guard** program and how it works. You'll want to keep a few on hand for client appointments.

ANALYSIS SHEET

The Analysis Sheet, which is included in the Consumer Brochure, may come in handy when you discuss your clients' current portfolio and which assets might be appropriate for **Legacy Guard**.

*We hope you have great success with the **Legacy Guard** program. It's a great way to build stronger relationships with your clients, increase your life insurance sales, and differentiate yourself from other financial professionals.*



STEPS TO SUCCESS

Helping your clients with their legacy planning needs doesn't have to be complicated. All you have to do is follow these simple "Steps to Success," and you're on your way.

1 BEGIN WITH A GOAL IN MIND

Set goals for what you would like to achieve with the **Protective Legacy Guard**[®] program. Your goal could be a certain number of client presentations each month (*perhaps 1 to 3 each month through the end of the year*), or a number of cases you'd like to submit per month, or an amount of premium you would like to submit each month. Your Protective life consultant can help you set an appropriate goal.

2 IDENTIFY PROSPECTS

Look through your book of business to identify clients who have assets they would like to pass to their beneficiaries in the future. Traditionally these assets produce income or earnings that get reinvested instead of used for living expenses. Consider assets like bonds, annuities, and IRAs. Select only those clients you observe to be in good to reasonable health. You can select couples or widows/widowers. Use the **Prospecting Form** in this brochure to help identify your prospects.



3 CONTACT YOUR PROTECTIVE LIFE CONSULTANT

Set an appointment with your Protective life consultant to discuss prospective **Legacy Guard** clients and ways to introduce the program to them. The Protective life consultant can design illustrations that compare the asset performance before and after **Legacy Guard**. This discussion between you and your life consultant can take place by phone or in person.

4 SET APPOINTMENTS WITH PROSPECTS

Set joint appointments with your Protective life consultant and clients to discuss the **Legacy Guard** strategy. Suggested dialogue: "Mr. & Mrs. Client, I have been working with a legacy planning specialist who has shared an interesting concept with me. When I saw how it worked, I immediately thought of you because it might fit well with your current financial strategy. I think it would be worth your time to spend an hour with me and the consultant so we can explain to you how it works."

5 PREPARE FOR THE SALES APPOINTMENT

A day or two before the appointment, you should discuss the upcoming sales appointment with your Protective life consultant. Who should open the dialogue? Often in scenarios like this, you would start by discussing the client's current portfolio and identifying specific assets the client may not be using for current income. The **Legacy Guard Analysis Sheet** might be useful during the asset discussion. Then explain to the client how life insurance can help optimize the value of assets passed on to heirs and provide valuable death benefit protection.

The life consultant would use the **Legacy Guard Consumer Brochure** to explain how the value of those assets can be enhanced to the client's beneficiaries by using **Legacy Guard**. The life consultant can also discuss potential **Legacy Guard** before-and-after results. Either you or the life consultant can close the appointment by saying, "I know you qualify financially, but it will take about 60 days to find out if you qualify medically. Shall we proceed with finding out? "

If the client agrees to proceed, complete a paper application or submit the ticket online. Protective Life gathers and evaluates the medical information. When complete, an offer will be made. You should set another appointment with the client to discuss the offer. Invite the life consultant to join the appointment, if you deem necessary.

6 USE THE PROSPECTING TOOLS TO BUILD YOUR CLIENT BASE

The **Legacy Guard** kit has prospecting tools to help you build your client base. Customize and mail the **Prospecting Letter** to prospective clients in your area. You can also utilize the **Legacy Guard** kit's **Prospecting Post Card** as a direct mail marketing piece. Talk to your Protective life consultant about ordering a supply of post cards that you can customize and mail. Keep in mind, you want to focus your prospecting efforts on people who may have assets that produce income they tend to reinvest rather than use to pay for ordinary living expenses.

PROSPECTING FORM

The **Legacy Guard** Prospecting Form is a great way to identify potential **Legacy Guard** prospects in your current book of business.

Rep Name: _____

Rep Phone: _____

Client Profile:

- Clients over age 60
- Reasonable health
- Have sufficient assets to support lifestyle, and excess assets are reinvested
- Certain assets have been identified as “safety net” assets, essentially earmarked for the kids
- Tend to reinvest earnings from assets such as annuities, CDs, bonds, IRA RMDs, etc.
- Desire to retain access to the asset, but is willing to work with the earnings to increase overall value
- Sample assets include annuities, CDs, tax-free assets, IRAs, preferred stocks
- Wants the protection of the death benefit provided by life insurance

The Protective Legacy Guard® program is effective for clients with large estates and clients with small estates.

PROSPECTS

Client Name	DOB	Asset Value	Asset Basis	Growth Rate	Tax Rate	Tax Deferred? (Y/N)
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	_____	_____	_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO

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

Protective **Legacy Guard**® is a life insurance program available from Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax adviser regarding their individual situations before making any tax-related decisions.

CONSUMER PROSPECTING LETTER

You can use this letter as a prospecting tool to help uncover potential **Legacy Guard** clients. Simply reproduce the text on your letterhead and do your own direct mail campaign. If you would like an electronic version of the text in this document, contact the Protective Sales Desk at (800) 628-6390, option 2.

Please keep in mind that registered representatives are required to submit this letter to their member firm's compliance department for approval before it is distributed to consumers.

Dear [Valued Client]:

You've worked hard through the years to build and retain your personal wealth. When the time comes to pass that financial legacy to your heirs, you'll want to enhance the amount they receive.

I would like to share with you a program called Protective **Legacy Guard**[®] that is designed to help enhance the wealth you pass on to your loved ones. **Legacy Guard** enables you to reposition certain assets to take full advantage of the legacy-building power of life insurance.

Just consider the significant benefits you can provide to your loved ones by utilizing the income or revenue from certain assets, which you typically reinvest, to purchase life insurance. A well-structured program can result in substantial benefits to your loved ones, while you retain the asset's liquidity. And the benefits are generally free of income taxes to the beneficiaries.

With careful planning, you have an opportunity to be a part of your loved ones' future for years to come, creating a legacy that transcends time and provides a benefit to your child, grandchild, or charity—even after you are gone.

Please give me a call at [(800) 123-4567] to set up an appointment to discuss how **Legacy Guard** may help enhance your financial legacy.

Sincerely,

[Financial Professional]

[Firm Name]

[Phone Number]

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No Bank Guarantee	Not FDIC Insured	May Lose Value

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CONSUMER POSTCARD

You can order a supply of post cards, customize them, and send to your selected list of **Legacy Guard** prospects. Our Consumer Post Cards are a great, low-cost way to reach a lot of prospects.



The front of the postcard features a photograph of a smiling family of five. To the right of the photo is the title "HELP PROVIDE A FINANCIAL LEGACY TO THOSE WHO MATTER MOST!" followed by a decorative line and a small circular logo. Below this is a paragraph of text: "You've worked hard to build and retain your personal wealth. When the time comes to pass on that financial legacy, you may be able to enhance the amount received by your beneficiaries." This is followed by another paragraph: "You can help enhance the wealth you pass to your loved ones with the Protective Legacy Guard® program. Legacy Guard enables you to reposition certain assets and take advantage of the valuable death benefit protection and power of life insurance." A third paragraph reads: "With careful planning, you have an opportunity to be a part of your loved ones' future for years to come, creating a legacy that transcends time and secures the future of your child, grandchild, or charity—even after you are gone." The final paragraph says: "Please give me a call to schedule an appointment to discuss how Legacy Guard may help secure your financial legacy." Below this text is a box labeled "FOR MORE INFORMATION, CONTACT:" with a horizontal line underneath. On the left side of the postcard, there is a vertical banner with the "LEGACY GUARD" logo and a short description: "It is a strategy that helps you reposition certain assets to take advantage of the power and benefits of life insurance in legacy planning." Below this is another short paragraph: "With Legacy Guard, you may be able to enhance the wealth you pass on to your loved ones." At the bottom left of the banner is the Protective Life Insurance Company logo and the slogan "Doing the right thing to secure tomorrow." The code "PLC.2120 (08.08)" is printed at the bottom left of the entire postcard.



The back of the postcard features the Protective Life Insurance Company logo and name at the top left, with "Birmingham, AL" below it. A paragraph of text follows: "Protective Legacy Guard® is a life insurance program available from Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax adviser regarding their individual situations before making any tax-related decisions." Below this text is a black box with white text that reads: "Help provide a legacy with Legacy Guard®". At the bottom left, there is a small table with four columns: "Not a Deposit", "Not Insured by Any Federal Government Agency", "No Bank Guarantee", "Not FDIC Insured", and "May Lose Value". The code "PLC.2120 (08.08)" is printed at the bottom left of the entire postcard.

To order Consumer Post Cards, contact the Protective Sales Desk at (800) 628-6390, option 2 .

ABOUT PROTECTIVE LIFE

Protective Life Insurance Company was established on a profound belief in the American dream. Since 1907, Protective Life Insurance Company has remained true to its core beliefs: quality, serving people, and growth. This unwavering commitment to treating people the way we would like to be treated has been rewarded with stable, long-term relationships and growth. Today, Protective Life is one of the nation's leading insurance companies, proving the wisdom of our Company's vision: *Doing the right thing is smart business.*[®]

Protective Life Insurance Company has more than \$474 billion of coverage in force to date.* Protective Life has insurer financial strength ratings of 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, and 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. These ratings are related specifically to Protective Life Insurance Company, and do not apply to this product or its performance.

Protective Life Insurance Company is also a member of the Insurance Marketplace Standards Association (IMSA) and has adopted its Principles of Ethical Market Conduct. IMSA is a voluntary membership organization created by life insurance chief executives to establish a uniform set of standards against which companies can verify that they have appropriate market conduct policies and procedures in place for their individual life and annuity products. Its central goal is to maintain high standards of ethical company behavior in the life insurance marketplace.

* As of 12/31/07

** These ratings are current as of August 2008.

For more current information, please visit www.protective.com.

Protective Legacy Guard[®] is a life insurance program available from Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223.

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 adviser regarding your individual situation before making any tax-related decisions.

All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

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