

Protective Life Insurance Company
2801 Highway 280 South
Birmingham, AL 35223
800.333.3418



Field Communication

Date: May 24, 2010

To: Protective Producers

Subject: Anti-Money Laundering Training Requirement

Mark your calendars. Protective Life is preparing to launch the latest in its innovative line of UL products: **Secure-T**.

Secure-T, which will replace the Value Choice Term series, features term-like, level premiums for periods of 10, 15, 20, 25, or 30 years. But because it's based on a UL chassis, **it will require Anti-Money Laundering (AML) training**.

To facilitate this requirement we've partnered with LIMRA to provide the necessary training. It's quick, easy, and free. This industry-wide training program allows agents to complete the core training just once, and documentation is sent to every carrier they represent.

Agents may have previously completed AML training through a Protective Life affiliated broker dealer or LIMRA. If this is the case, the AML information will automatically be updated in our system.

If AML training was completed through another AML training service provider or carrier, documentation of completed training can be provided to producer.services@protective.com Fax (205) 268-3169.

If an agent submits a **Secure-T** case before completing the training, Protective life will send a notification to the agent with instructions on how to log onto the LIMRA website to complete the training. Please note, a refresher course is required every two years.

Be sure to watch your inbox for more on our latest innovation, **Secure-T**.

If you have any questions or would like additional information please call your Regional Sales Manager or the Sales Support Team at 1-800-333-3418 ext. 2124.

Secure-T, policy form UL-17 and state variations thereof, is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.