



INTEREST RATE HISTORY FOR CURRENTLY SOLD PLANS

Protective Life Insurance Company Universal Life Plans

DATE	PROTECTIVE 100PLUS, 500, TRAILBLAZER PLUS, CLASSIC UL	PROTECTIVE 100, 1000G, CUSTOM UL, SURVIVOR SELECT UL II, SELECT UL IV	PROTECTIVE SURVIVOR	LIFE PAY PLUS
08/01/05	4.25%	4.0%	4.0%	4.0%
03/01/05	4.65%	4.40%	4.40%	4.40%
12/01/04	4.95%	4.70%	4.70%	4.70%
01/01/04	5.10%	4.85%	4.85%	4.85%
08/01/03	5.35%	5.10%	5.10%	5.10%
03/01/03	5.75%	5.50%	5.50%	5.50%
7/15/02	5.85%*	5.60%*	5.60%*	5.60%*
3/15/99	6.00%*	5.75%*	5.75%*	5.75%*
04/98	6.25%	6.00%	6.00%	6.00%
02/96	6.50%	6.25%	6.25%	6.25%
09/94	6.85%	6.60%	6.35%	6.60%
03/94	6.75%	6.50%	6.25%	6.50%
01/94	7.00%	6.75%	6.50%	6.75%
10/93	7.25%	7.00%	6.75%	7.00%
05/93	7.50%	7.25%	7.00%	7.25%
01/93	7.75%	7.50%	7.25%	7.50%
08/92	8.00%	7.75%	7.40%	7.75%
03/92	8.25%	8.00%	7.75%	8.00%
09/91	8.50%	8.25%	8.00%	8.25%
03/91	8.75%	8.50%		8.50%
06/87		8.75%		9.00%
11/86		9.00%		9.50%

PLEASE NOTE:

* In New Jersey, all single life UL plans available have an interest rate of 0.5% higher than shown above. The retroactive interest credit is not available in New Jersey.

* In Texas, the interest bonuses and the retroactive interest credit is not available on the Protective 100, Protective 100PLUS, Protective Survivor, or Life Pay Plus. However, the current interest rates are increased as follows: The Protective 100 & 100PLUS is .75% higher than shown above, the Protective Survivor is .25% higher and the Life Pay Plus is .15% higher.

Plans in the same column may have different introduction dates.