

**PRODUCT SCHEDULE 1
to Distribution Agreement
for Protective Life Insurance Company
Strategic Objectives II VUL**

I. COMMISSION RATES

Base Plan	First Year	Renewal
		Years 2-10
Strategic Objectives II Variable Universal Life	85% of Target Premium plus 1.5% of the Excess Premium paid over Target	1.5% of each Premium Paid

II. SPECIAL RULES

1. The Company agrees to pay first year Target and Excess commissions and Renewal, Trailer and Service Fees on business sold through your Registered Representatives. Such compensation will be paid in accordance with the Commission Schedule in effect at the time of application. Commissions are paid only on premiums received by the Company and in accordance with Company rules and procedures then in effect.
2. Service Fees due under the Schedule shall be paid annually. Such Service fees will be calculated based on the Unloaned Policy Value as of the Policy Anniversary. Payments of Service Fees for Strategic Objectives II VUL will begin at the end of the first policy month following the anniversary of the 11th policy year.
3. Commissions on increases in face amount will be paid at first year target premium and excess rates provided additional target premium is paid to cover the increase in face amount. The increase in target premium is prorated between the original coverage and the increase in coverage. Thus, first year Target and Excess Commissions are only paid on the prorated portion of the premium applied to the increase in coverage.
4. First Year commissions on Riders (CIR, CTR) and Benefits (Disability, ADB, PIR) will be paid on the Target Premium for that rider. The Commissions paid will be at the same rate as the policy to which they are attached.

III. SPECIAL RULES (continued)

5. If a Supplemental Benefit such as PIR, Disability, ADB is added to a policy after issue, commissions on the benefit will be at the rate being paid on the base policy at the time the Benefit is added. If a Benefit is added after the policy is out of the first year, only renewal rate commissions will be paid on the benefit. If it is added during the first policy year, first year commissions will be paid on the Benefit for the remainder of the first policy year.
6. If a Guaranteed Insurability Rider, Children's Term Rider, or Covered Insured Rider is added to a policy after issue, first year commissions will be paid on this coverage, provided the target premium is increased.
7. No commissions will be paid on Permanent or Temporary Flat Extra premiums.

IV. COMMISSION CHARGE BACKS

1. There will be a full charge back of commissions if the policy is returned under its cancellation provision.
1. In the event a variable life insurance policy shall terminate within six months from the date of issue, the full compensation paid thereon shall be charged back. In the event a termination takes place after the sixth month and before the thirteenth month after the date of issue, fifty percent of the compensation will be charged back
3. If a face amount or rider benefit is decreased or discontinued within six months from the date of issue or increase, 100% of the commissions attributable to that decrease or discontinuation will be charged back. If a face amount or rider benefit is decreased or discontinued after the sixth month and before the thirteenth month from the date of issue or increase, 50% of the commissions attributable to that decrease or discontinuation will be charged back.

V. GENERAL PROVISIONS

1. Commissions on policy changes, internal exchanges, and term conversions will be paid in accordance with Company rules and procedures in effect at the time the transaction occurs.
2. The Company has the right to modify commissions which otherwise would be payable on any reinsured portions of insurance.
3. This Schedule is subject to change by the Company at any time upon written notice.