29-Nov-2012

Customer Service  
Protective Life Insurance Company  
RE: Policy ZL9626877

Hello,

I would like to convert my Policy ZL9626877 to a Universal Life Policy with Fixed Premiums and a lower Payout in order to mange expenses over the long haul. Attached is an illustration and letter /-you sent me last spring with a payout of $300,000. Premiums are guaranteed to stay fixed for 13 years or possibly longer depending on interest rates. I have reviewed this illustration and would like to proceed with the conversion. I assume premiums may be adjusted slightly to reflect the passage of months. I have signed the attached illustration. Please initiate this process and contact me as needed for further information. E-Mail is best.

Yours,

James E. Snook

[jamessnook@aol.com](mailto:jamessnook@aol.com)

home: 831-457-9291  
cell: 831-706-5506  
work: 831-459-3124