

Protection and Flexibility

Searching for the best price is a smart way to shop. But with life insurance coverage, you're going to need flexibility and affordability, for when life throws you the inevitable curve ball.

Protective's Custom Choice UL (10-30), our short-duration option, enables you to customize your coverage for the additional flexibility you need. Take Joe, for example, a 45-year-old executive. He wants protection for his family but also knows his daughter's college tuition will squeeze the family budget for a few years.

Joe purchases a \$1 million Custom Choice UL policy with a 10-year initial level death benefit period

CLIENT CUSTOMIZED COVERAGE

Joe pays less the first five policy years while his daughter is still in college and expenses are high.



YEARS

1 – 5

ANNUAL PREMIUM

\$623.71

DEATH BENEFIT

\$1M

FLEXIBILITY DELIVERED

Joe pays a higher annual premium in years 6-10, now that college tuition is behind him.



6 – 10

\$935.61

\$1M

NO SURPRISES

Beginning in year 11, Joe's annual premium adjusts downward again and remains level, while his death benefit amount begins to decrease, as his insurance need decreases.



11

\$752.63

\$556,686

Effective as of January 2019. Assumes Male, Age 45, Preferred Non-Tobacco.

Additional information on next page.

Contact your insurance professional or financial advisor to find out how Protective Custom Choice UL could be an affordable, flexible life insurance solution for your short- or long-term needs.

Let's talk more about how Protective Custom Choice UL stands the test of life.

Protective is a registered trademark and Custom Choice is a trademark of Protective Life Insurance Company.

This case study is hypothetical and for illustrative purposes only. Each individual situation will be different based on the age, sex and health status of the insured. Different planned premium frequencies will require different total annual premium amounts. More frequent planned premiums will typically require higher premium payments to be made. For current information on Protective Life Insurance Company's products, please use our ELI software or contact our sales desk for an illustration.

Protective Custom Choice UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies 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.

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



www.protective.com