

Protective Custom ChoiceSM UL

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, 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 Protective 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.

1-5
years

\$623.71
annual premium

\$1M
death benefit



Flexibility delivered

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

6-10
years

\$935.61
annual premium

\$1M
death benefit



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
years

\$752.63
annual premium

\$556,686
death benefit

Effective as of May 2020. Assumes Male, Age 45, Preferred Non-Tobacco.

Additional information on next page.

Protective and Protective Life refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.



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

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This case study is hypothetical and for illustrative purposes only. If underwriting criteria is satisfied for Protective Custom Choice UL, the proposed insured may qualify for the rates shown. 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. The level premium period may be extended beyond the initial level benefit period, however the face amount will begin to decrease annually until it reaches \$10,000 at which point premiums will increase. 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, Nashville, TN. 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.

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Not FDIC/NCUA Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured By Any Federal Government Agency		Not a Deposit