



Protective Income Provider Option

A Birthday Gift from Grandma

MEET RUTH:

Ruth Thomas is a 65-year old retired widow with a three-year old granddaughter named Elizabeth.

RUTH'S CONCERNS:

Ruth has a very close relationship with Elizabeth and knows that some day Elizabeth will have needs like funding a college education, purchasing a home and other expenses related to starting a family. Ruth wants to make sure Elizabeth has the future she dreams of, even when Ruth is no longer here.

Ruth also worries that when she passes away, Elizabeth may not yet have the financial maturity to handle a large, lump-sum death benefit payment.

RUTH'S SOLUTION:

After consulting with her financial advisor, Ruth purchases a universal life insurance policy from Protective Life Insurance Company and adds the Income Provider Option with annual income stream payments of \$10,000 for 25 years.

NEEDS MET:

INCOME

Instead of a potentially overwhelming lump sum, Elizabeth will receive benefit payments each year on her birthday for 25 years after the passing of her grandmother.

LEAVING A LEGACY

Every year on her birthday, Elizabeth receives both a gift and the comfort of remembering her grandmother and the time they spent together.

PREMIUM SAVINGS

By choosing the Income Provider Option, Ruth also receives a discount on her premiums.

About the Income Provider Option

The Income Provider Option is available with Protective Life's Choice Series universal life insurance policies and can be a potential solution to helping your clients meet the income needs of their loved ones.

This optional benefit allows your clients to pre-determine how their policy's proceeds will be paid after their death. Because they choose the amount and duration of the payments, the Income Provider Option provides maximum flexibility to address their intentions and concerns.

The Income Provider Option is also available at no extra cost and adding it could even result in lower premiums than a traditional, lump-sum death benefit policy.

For more information about the Income Provider Option, contact the Protective Life Sales Desk at 877.778.3500, option 1.





This case study is hypothetical and is for illustrative purposes only. Each individual situation will be different based on the age, sex, and health status of your client. For current information, use our illustration software.

Income Provider Option (UL-E35) is an endorsement available only at issue on certain UL products issued by PLICO. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply. All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.



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