

Trade Short-Term Thinking for Protection Built for Life

Term policies can be attractive to clients who want life insurance at the lowest price. But the risk of higher costs and premiums when those term policies expire can make the short-term route a short-sighted strategy.

An alternative could be Protective Lifetime Assurance UL — a smart option to financial plans for budget-minded clients who want to protect their family for the long term.

ADDED SECURITY FOR LOVED ONES



Protective Lifetime Assurance UL offers your clients an opportunity for permanent protection that can complement their financial portfolio and ensure the financial security of loved ones.

COST-EFFECTIVE FOR THE LONG TERM



With Protective Lifetime Assurance UL, clients can lock-in competitively priced, stable premiums at the start and maintain those rates for life — potentially saving more over the long term.

CLIENT-FRIENDLY ROP ENDORSEMENT



With our Return of Premium endorsement, clients gain the flexibility to access their paid premiums at no added cost starting at year ten* — ten years earlier than most competitors.

* On or after the 10th policy anniversary, 25% of paid premiums returned

When it comes to protection, give your clients a solution for the long term with Protective Lifetime Assurance UL.

For more information, contact your Protective Life representative.

Protective Lifetime Assurance (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Brentwood, 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 guarantees are subject to the claims paying ability of Protective Life Insurance Company.



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