







# Avoid the Sticker Shock

At Protective, we take the long view when it comes to designing our products. That's why we built Protective Custom Choice UL with more value that clients can count on. Value like reliable, level premiums after the death benefit period ends if they need to continue coverage.

## FAST FORWARD TO THE END OF A 15-YEAR POLICY

LEGAL & GENERAL OPTERM 15	POLICY YEAR	PROTECTIVE CUSTOM CHOICE UL
Annual Premium <b>\$531</b> Death Benefit \$250,000 	1-15	Annual Premium <b>\$556</b> Death Benefit \$250,000 
Annual Premium <b>\$5,988</b> Death Benefit \$250,000 		Annual Premium <b>\$556</b> Death Benefit \$105,490 
Annual Premium <b>\$9,765</b> Death Benefit \$250,000 		Annual Premium <b>\$556</b> Death Benefit \$73,651 

**Assumes Female, Age 50, Standard Non-Tobacco**

Data for product and company comparison is based on a basic policy comparison of Protective Custom Choice UL to Legal & General's product with level premiums for 15 years then ART guaranteed premiums with coverage to age 60; is based on information publicly available from the company which is believed to be current as of August 2018 and is subject to change.

Clients can take comfort that their Protective Custom Choice UL coverage can continue up to a lifetime with no change to their out-of-pocket cost while the death benefit decreases, usually when needs reduce anyway.\*

Additional information on next page.

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## Let's deliver on our promises. Together.

\* After the initial benefit period ends, the guaranteed death benefit will begin to decrease while the premium payment remains level. The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point, premiums will increase each year.

If underwriting criteria is satisfied for Protective Custom Choice UL, the proposed insured may qualify for the rates shown. Different premium payment modes have different premium amounts. More frequent payment modes typically require higher premiums. 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 begin to increase. This is a hypothetical example. For current information on Protective Life Insurance Company's products, please use ELI or contact our sales desk for an illustration specific to your client.

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 policy 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.

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



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value