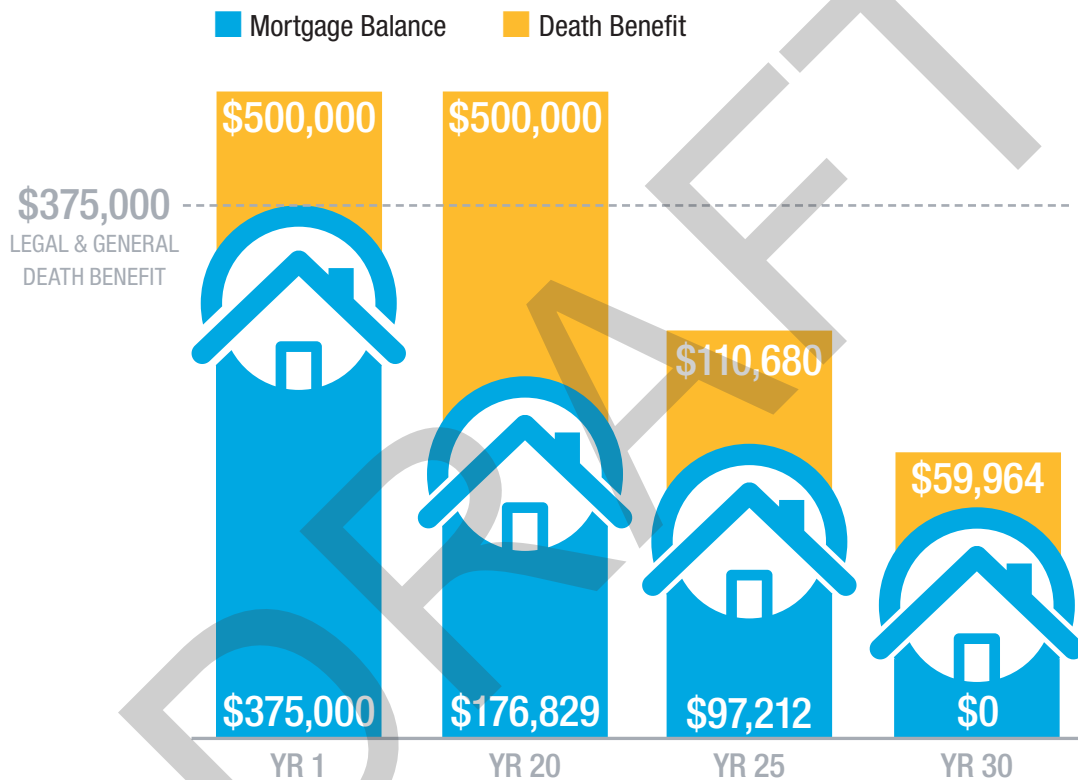


# Mortgage Protection for Less

Life insurance is about protection, and can even help cover mortgage debt. Think outside the traditional approach and offer clients a more flexible option with a solution that provides real value that they can count on. No surprises. No disappointments.

See how Protective offers more for approximately 25% less premium on a \$375,000 mortgage



Cumulative Premium (Years 1 – 30): Legal & General OPTerm 30 = \$12,768 / Protective Custom Choice UL 20 = \$9,930

Assumes Male, Age 35, Preferred Non-Tobacco

Data for product and company comparison is based on a basic policy comparison of Protective Custom Choice UL to Legal and General's product with level premiums for 30 years. This is based on information publicly available from the company which is believed to be current as of August 2016 and is subject to change. Mortgage of \$375k at 4% APR for 30 years.



Additional Information on Reverse Side.

# Let's deliver on our promises. Together.

Contact me to find out more about Protective Custom Choice UL, an affordable, competitive life insurance solution for short- or long-term needs.

<Your Name Here>  
<Your Title Here>  
<Your Agency Here>  
<Your Phone Number Here>  
<Your Email Here>  
<Your Website URL Here>

\* 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.

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.

Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection, and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions and limitations.

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.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured