

# Help Clients Trade Up to a Policy that Fits

Life happens and client needs change. This change can start a domino effect, touching life insurance needs too. Enter policy reviews. During this process, you may discover healthy clients holding an older policy with just a few years of guaranteed death benefit left. In these cases, offer clients a versatile solution, built on strength and stability.

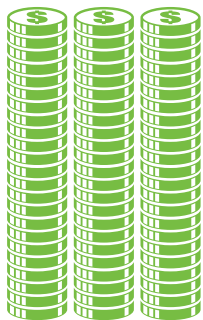
Consider Peter's situation. He wants to exchange his old policy for a new one that will deliver on his needs, with a \$500,000 death benefit.

See how Peter's options stack up with an initial 1035 exchange amount of \$100,000 and guarantee age<sup>1</sup> of 100

**ANNUAL PREMIUM**

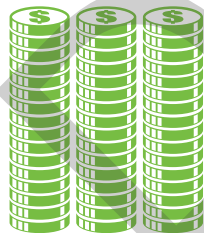
**\$11,589**

John Hancock  
UL-G



**\$8,218**

Pacific Life  
Prime UL-NLG



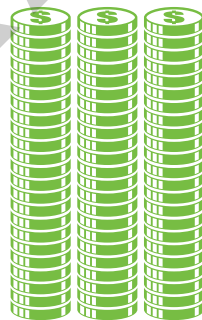
**\$7,495**

North American  
Custom Guarantee



**\$11,496**

Mutual of Omaha  
Guaranteed UL Plus



**\$8,222**

Nationwide  
YourLife NLG



**\$5,593**

Protective Advantage  
Choice UL



\$500,000 Face Amount, Male, Age 65, Standard Non-Tobacco

Data for product and company comparison is based on a basic policy comparison of Protective Advantage Choice UL to the competitors listed; is based on information publicly available from the company which is believed to be current as of December 2016, and is subject to change.



**Your Logo Goes Here**

Additional Information on Reverse Side.

# Let's deliver on our promises. Together.

Contact me to request an illustration and learn more about Protective Advantage Choice UL.

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

<sup>1</sup> "Guarantee age" refers to the attained age of the insured to which benefits are guaranteed. After this point, coverage may depend on the policy's surrender value.

If underwriting criteria is satisfied for Protective Advantage 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. 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 Advantage Choice UL (UL-21) 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.



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