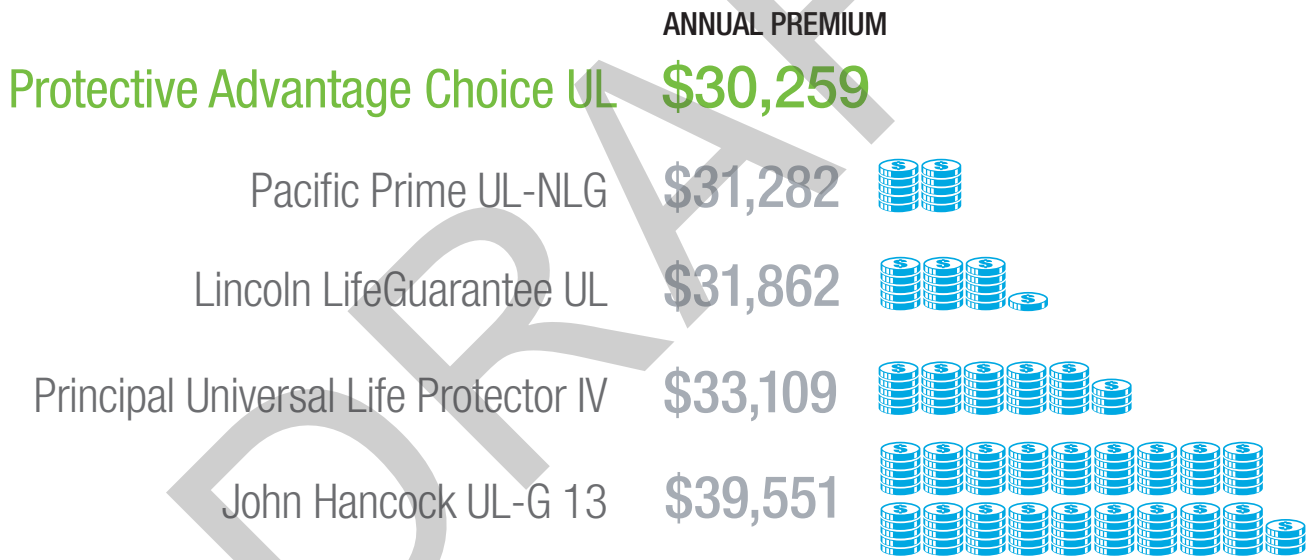


# Premium-Free by Retirement

Life insurance is often considered a long-term commitment and sometimes premium payments may continue through a client’s retirement... But they don’t have to.

Help clients achieve this peace of mind by offering a short-pay strategy with Protective Advantage Choice UL: a versatile guaranteed universal life solution with premium flexibility, built on strength and stability. See how this can work for a 60-year-old looking to retire at age 67 without any premium payments.

— Check out the options for a \$500,000 policy guaranteed to age 105 with a 7-pay premium strategy —



Male, Age 60, Standard Non-Tobacco, Guaranteed to Age 105

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.



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>

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.



**Your Logo Goes Here**

[www.myprotective.com](http://www.myprotective.com)

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