

# Flexibility for when Life Happens

At Protective, not only do we recognize that life happens, but it also affirms our approach to designing products: we take the long view. That's why Protective Advantage Choice UL can help your clients rest assured that their policy and its guarantees won't evaporate if they miss a premium payment.

See how our solution stands the test of life for Tim

Symetra UL-G 2.0		Protective Advantage Choice UL	
Guaranteed Age 87	Annual Premium	Guaranteed Age <sup>1</sup> 97	Annual Premium
	\$17,794		\$18,099

By paying not even an extra \$1 a day in premium with Protective Advantage Choice UL, Tim can count on many more years of guaranteed protection—even when skipping two premium payments.

Assumes \$1M Face Amount, Male, Age 60, Standard Non-Tobacco Risk Class, Guarantee to age 105, skipped premiums in years 11 and 21.

Data in this comparison is based on information available and believed to be accurate as of December 2016, and is subject to change.



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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>

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<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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[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