


Dual Protection for the Unexpected

Developing a chronic illness can take a physical, emotional and financial toll on your clients and their loved ones. Help ease the financial burden for your clients by offering the protection of universal life insurance with a chronic illness rider. With Protective Life, your clients can take comfort in a solution that provides value they can depend on—with products that deliver the results they promise.

See how Phil's options stack up between Protective Life and Symetra

Pay 
\$323
more in
annual premium

Get **\$5,800** more

in chronic illness benefit available **monthly**

BY THE NUMBERS

Protective Advantage Choice UL
with ExtendCare Rider

\$10,800

Chronic illness benefit **monthly**

Annual premium:

\$4,331

Symetra UL-G 2.0
with Chronic Illness Plus Rider:

\$5,000 Chronic illness
benefit **monthly**

Annual premium:

\$4,008

Assumes \$250,000 Face Amount, Male, Age 55, Standard Non-Tobacco, Guaranteed to age 100, Pay to Age 100

Data in this comparison is based on information available and believed to be accurate 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>

ExtendCare (Form L630 or Form ICC12-L630) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Assumes medical and financial underwriting qualifications at time of initial application. **ExtendCare is intended as a non-medical supplement to traditional long-term care policies and riders.**

ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income, or others. Purchasers should consult a qualified advisor along with legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

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

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