



## Life Insurance Coverage, Income Replacement and Chronic Illness Protection

### MEET PAUL:

Paul, age 45, is married and has a teenage daughter.

### PAUL'S CONCERNS:

Paul has decided that he wants to purchase life insurance coverage to replace his income and protect his family after his death. Paul has also been thinking about potential medical and care needs later in life. He wants to be sure he does not create a financial burden for his family if he does require extensive medical care at some point.

### PAUL'S SOLUTION:

Paul discusses his concerns with his financial advisor, and they decide that a \$500,000 Protective Custom Choice UL policy with the ExtendCare rider and Income Provider Option can meet all of his needs.

### NEEDS MET:

PROTECTION	Paul's death benefit and annual premium amount remain level for his lifetime, guaranteeing the protection he wants for his family.
INCOME	Paul selects the Income Provider Option with a \$100,000 initial lump-sum payout and \$20,000 annual payments for 20 years. The lump-sum payout can pay for final expenses and other immediate obligations after Paul's death, while the \$20,000 annual payments can help his wife and daughter with recurring and future expenses for years to come
CHRONIC ILLNESS CARE	With the ExtendCare rider, Paul will have access to his death benefit amount if he requires chronic illness care later in life. Any amount not used for chronic illness care will remain available for his beneficiaries at his death.



See reverse side for important information

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. For current information on Protective Life Insurance Company's products, please use our ELI software, or contact our sales desk for an illustration.

The lapse protection guarantees the policy death benefit only, not the cash or surrender value. Policy transactions and premium changes will affect the cost and length of the protection. Late or skipped premiums are not recommended because this may cause the policy to lose lapse protection and the premiums required to restore lapse protection could be significantly higher. In order for the lapse protection to be in force, accumulated net payments received (less pro rata adjustments for loans and withdrawals) must be equivalent to or greater than the accumulated minimum monthly requirements. Complete terms and conditions can be found in the policy and endorsements.

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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 of 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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For more information about **Protective Custom Choice UL**, contact the Life Sales Desk at **800.628.6390, option #2** or visit **[www.myprotective.com](http://www.myprotective.com)**.

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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured