

How is your life insurance affected when life happens?

When life happens, everyday tasks and bills can go on hold or fall through the cracks. An unexpected medical expense, car accident, house repair — these things can take a toll and you could potentially miss a premium payment on your life insurance policy.



Unexpected Expenses Arise

34% of American households experienced a major unexpected expense over the last year.¹



Do you have enough saved?

Only 39% of Americans have enough savings to cover a \$1,000 emergency expense.²



Priority of Financial Concerns

Life insurance falls to the bottom of the financial concerns — after health coverage, savings goals and living expenses.³

With Protective Advantage ChoiceSM UL, all of your guaranteed coverage won't disappear if you miss a premium payment. Because we design products to stand the test of life.

THE STRENGTH OF PROTECTIVE ADVANTAGE CHOICE UL

Consider this example where a policyholder misses two premiums



Assumes Male, Age 60, Standard Non-Tobacco, \$500,000 Death Benefit, Guarantee to Age 105, Skipped Premiums in Years 11 and 21.

As you can see in this example, a policyholder only loses eight years off their guarantee and, at age 97, that's still protection beyond life expectancy!⁵

Let's talk more about how Protective Advantage Choice UL stands the test of life.

¹ Tepper, T. (2018, January 18). Most Americans don't have enough savings to cover a \$1K emergency. Retrieved from Bankrate.

² Martin, E. (2018, January 18). Only 39% of Americans have enough savings to cover a \$1,000 emergency. Retrieved from CNBC.com.

³ 2018 Life Insurance Barometer Study, LIMRA and Life Happens

⁴ "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.

⁵ Tinker, B. (2017, December 21). US life expectancy drops for second year in a row. Retrieved from CNN.com.

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.

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.

Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsement for complete terms, conditions, and limitations.

Protective is a registered trademark of Protective Life Insurance Company and Advantage Choice is a trademark of Protective Life Insurance Company.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	