

# PROTECTIVE CUSTOM CHOICE<sup>SM</sup> UL

Protective Custom Choice UL works for lifetime coverage to age 105 needs too! Call 877.778.3500, option 1 today.



## the CHOICE For lifetime to 105 guaranteed UL needs\*

### COMPANY COMPARISON OF ANNUAL PREMIUMS, LIFETIME TO AGE 105 GUARANTEED INITIAL LEVEL BENEFIT PERIOD, SELECT PREFERRED (BEST CLASS)

- For clients desiring the benefits of universal life insurance
- Chronic illness protection with the optional ExtendCare<sup>SM</sup> accelerated death benefit rider<sup>1</sup>
- Income streams for beneficiaries with the Income Provider Option<sup>2</sup>

<sup>1</sup> The ExtendCare<sup>SM</sup> rider is available at an additional cost.

<sup>2</sup> Income Provider Option is an endorsement available only at issue on certain UL products issued by Protective Life Insurance Company and a portion of periodic payments may be reported as taxable income to the beneficiary.

\* 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 payment 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 endorsements for complete terms, conditions, and limitations.

\*\*Lincoln Financial does not allow premiums beyond age 100.

See reverse side for important information related to these comparisons.



#### ISSUE AGE 35

\$500,000 FACE AMOUNT MALE	PRODUCT	\$500,000 FACE AMOUNT FEMALE
\$2,139	Protective Custom Choice UL	\$1,884
\$2,800	Genworth GenGuard UL	\$2,286
\$2,213	Nationwide YourLife NLG UL	\$1,740
\$2,803	Lincoln LifeGuarantee UL 13**	\$2,481
\$2,596	Principal UL Protector IV	\$2,080

#### ISSUE AGE 45

\$500,000 FACE AMOUNT MALE	PRODUCT	\$500,000 FACE AMOUNT FEMALE
\$3,244	Protective Custom Choice UL	\$2,777
\$4,024	Genworth GenGuard UL	\$3,276
\$3,258	Nationwide YourLife NLG UL	\$2,668
\$3,900	Lincoln LifeGuarantee UL 13**	\$3,423
\$3,729	Principal UL Protector IV	\$2,939

#### ISSUE AGE 55

\$500,000 FACE AMOUNT MALE	PRODUCT	\$500,000 FACE AMOUNT FEMALE
\$5,306	Protective Custom Choice UL	\$4,646
\$6,367	Genworth GenGuard UL	\$5,438
\$5,631	Nationwide YourLife NLG UL	\$4,806
\$5,980	Lincoln LifeGuarantee UL 13**	\$4,896
\$6,191	Principal UL Protector IV	\$4,900

If underwriting criteria is satisfied, the proposed insured may qualify for the Select Preferred rates shown. Premiums and face amounts listed are for the initial level benefit period. The level premium period may be extended beyond the initial level benefit period, however the face amount will begin to decrease annually until it reaches \$10,000 at which point premiums will begin to increase.

Data for product and company comparisons presented is a basic policy compare of Protective Custom Choice UL to other carriers' UL policies with level premiums guaranteed to age 105. It is based on information available from the companies and is believed to be current as of March 14, 2014 and subject to change. The contents of this presentation are for illustration purposes only. For current information on Protective Life Insurance Company's products, please use our ELI or WinFlex software, or contact our sales desk for an illustration.

---

Contact us to hear the details of how **Protective Life is STILL THE CHOICE** for your UL needs.  
Visit [www.myprotective.com/ChoiceUL](http://www.myprotective.com/ChoiceUL) or call 877.778.3500, option 1 today.

---

Protective Custom Choice UL (UL-22) universal life insurance policy and ExtendCare Rider (ICC12-L630 and L630) are issued by Protective Life Insurance Company (PLICO) located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

The ExtendCare Rider assumes medical and financial underwriting qualifications at time of initial application, is available only at issue and at additional cost, and may not be available in all states. Actual terms and conditions contained in the policy and rider govern all benefits provided. Subject to underwriting and up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex benefits and rates will apply.

**The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders.**



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

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