

Protective Advantage Choice<sup>SM</sup> UL

# 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**  
29% of American households experienced a major unexpected expense over the last year.<sup>1</sup>



**Do you have enough saved?**  
Only 41% of Americans have enough savings to cover a \$1,000 emergency expense.<sup>2</sup>



**Priority of financial concerns**  
Life insurance falls to the bottom of the financial concerns — after health coverage, savings goals and living expenses.<sup>3</sup>

## The strength of Protective Advantage Choice UL

With Protective Advantage Choice UL, all of your guaranteed coverage won't disappear if you miss a premium payment. Consider this example where a policyholder misses two premiums:

	Annual premium	New guarantee age after two skipped premiums <sup>4</sup>
<b>Protective Life Advantage Choice UL</b>	<b>\$19,906</b>	<b>94</b>
Symetra UL-G 7.0	\$23,372	87
Lincoln LifeGuarantee UL	\$27,243	82
AIG Secure Lifetime GUL 3	\$21,796	92
Nationwide No-Lapse Guarantee UL II	\$21,139	91

All scenarios assume Male, Age 60, Standard Non-Tobacco, \$1,000,000 death benefit, Guarantee to age 100, Skipped Premiums in Years 11 and 21.

As you can see in this example, a policyholder only loses six years off their guarantee and, at age 94, is still protected beyond their life expectancy.<sup>5</sup>



Let's talk more about how Protective Advantage Choice UL may be the right fit for you.

<sup>1</sup>Bankrate.com (Jan 2020), Survey: Nearly 4 in 10 Americans would borrow money to cover a \$1K emergency.

<sup>2</sup>Cnbc.com (Jan 2020), Most Americans don't have enough to cover \$1000 emergency. Retrieved from Bankrate.

<sup>3</sup>2020 Life Insurance Barometer Study, LIMRA and Life Happens.

<sup>4</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.

<sup>5</sup>Centers for Disease Control and Prevention, "Mortality in the United States, 2017" November 2018.

Data in this comparison is based on information available and believed to be accurate as of December 2019. Carrier's actual illustration software and marketing material prevail. The contents of this piece are for illustration purposes only. For a current Protective Life ACUL illustration, please use our ELI software.

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-20) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. 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.

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Not Insured By Any Federal Government Agency		May Lose Value