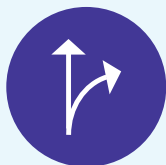


Optional endorsements and riders

Create beneficiary income streams.

Every person is unique — their life insurance solution should be too. With the Income Provider Option, you can address specific needs and intentions by determining how the policy's death benefit will be paid. Even better, selecting this option often results in a premium discount. See the different ways the Income Provider Option can help.



Alternative to setting up a trust

Peter, age 45, is a single father and school teacher with two young children. He purchases a \$600,000 Protective policy with the Income Provider Option.

- Peter tailors his policy so upon his death, the children's guardian will get \$15,000 per year on their birthdays for 20 years.
- He can control long-term income plans for his children, without the time and cost associated with setting up a trust.



Create a legacy

Retired widow, Caroline, age 65, purchases a \$250,000 Protective policy with the Income Provider Option and names her granddaughter, Sarah, the beneficiary. Upon Caroline's death:

- She creates a legacy by sending \$10,000 payments to Sarah every year on her birthday for 25 years.
- Sarah isn't overwhelmed by an initial lump sum payment and remembers her grandma every birthday.



Provide family protection

Thomas and his wife Annie, are both 35 years old with three school-age children. He purchases a \$750,000 Protective policy with the Income Provider Option.

- If Thomas dies, Annie or the children will get an initial lump sum of \$150,000 for immediate expenses, then \$2,500 monthly for 20 years for ongoing expenses.
- His death benefit helps preserve their retirement savings, ensuring these funds are used as intended.

Additional information on next page.

Protective refers to Protective Life Insurance Company.

Additional highlights for the income provider option:



Select multiple beneficiaries with benefit payment periods ranging from 1-30 years.



Arrange for an initial lump sum benefit to help cover immediate expenses.



Schedule benefit payments monthly, annually or on a specific day each year.



Change the benefit payment schedule while the policy is in force.



Let's talk more about how Protective products stand the test of life.

All examples are hypothetical and for illustrative purposes only. Each individual situation will be different based on the age, sex and health status of your client. For current information, use our illustration software.

Life and variable insurance products issued by Protective Life Insurance Company (PLICO). Securities distributed by Investment Distributors, Inc. (IDI). PLICO is located in Nashville, TN, and IDI is located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliates. 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 or sex. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Income Provider Option (UL-E35) is an endorsement available only at issue on certain UL products issued by PLICO. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply.

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Not Insured By Any Federal Government Agency		May Lose Value