



Protective® Lifetime Assurance UL

# Trade short-term thinking for protection built for life

Term policies can be attractive to clients who want life insurance at the lowest price. But the risk of higher costs and premiums when those term policies expire can make the short-term route a short-sighted strategy.

An alternative could be Protective Lifetime Assurance UL — a smart option to financial plans for budget-minded clients who want to protect their family for the long term.



## Added security for loved ones

Protective Lifetime Assurance UL offers your clients an opportunity for permanent protection that can complement their financial portfolio and ensure the financial security of loved ones.



## Cost-effective for the long term

With Protective Lifetime Assurance UL, clients can lock in competitively priced, stable premiums at the start and maintain those rates for life — potentially saving more over the long term.



## Client-friendly ROP endorsement

With our Return of Premium endorsement, clients gain the flexibility to access their paid premiums at no added cost starting at year ten\* — ten years earlier than most competitors.

\* On or after the 10th policy anniversary, 25% of paid premiums returned.

**When it comes to protection, give your clients a solution for the long term with Protective Lifetime Assurance UL.**



**For more information, contact your Protective representative.**

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Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

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Protective Lifetime Assurance (UL-22) is a universal life insurance policy issued by PLICO and PLAIC. 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 or sex.

All payments and guarantees are subject to the claims-paying ability of the issuing company.

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