



Protective[®] Executive UL

Give employers more control with life insurance that offers flexible premium options

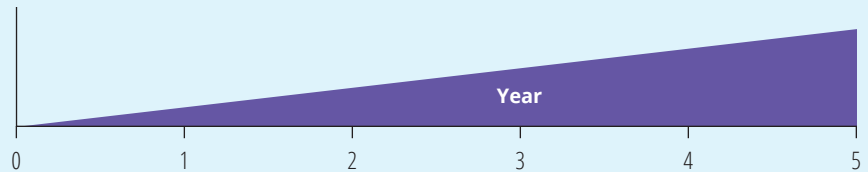
Depending on an organization's specific plan needs, turnover frequency and budgeting horizon, Protective Executive UL gives them choices.

Protective Executive UL is a group term carve-out solution that offers employers flexibility through multiple options to make their premium payments.

The employer can choose from three **guaranteed premium payment options**, over a three- or five-year period.

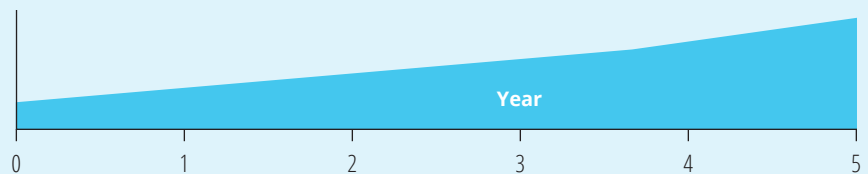
Minimum premium

starts at the lowest possible premium (COIs & expenses) and increases every year to drive only the death benefit.



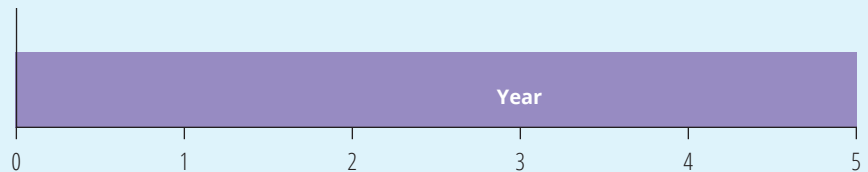
Mid-point premium

is structured in between the minimum and level premium options (at a mid-point) and increases every year.



Level premium

allows consistent premium payments for three or five years (followed by an increasing premium schedule).



Share these premium payout options with your business clients as you expand your opportunities in the executive benefits market.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

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Contact your Protective representative for additional resources and to start your first case.

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Protective Executive UL (ICC20-EUL1/EUL-1 10-20) is a current-assumption universal life insurance policy issued by Protective Life Insurance Company in all states except New York where it is issued by Protective Life & Annuity Insurance Company under form number (EUL-1-NY 10-20). Protective Life Insurance Company is located Nashville, TN and Protective Life & Annuity Insurance Company is located in Birmingham, AL. 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.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Employees should consult with their legal or tax advisor regarding their individual situation before making any tax-related decision.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC).

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