



Protective 

BLENDING STRATEGY SOLUTION

Pairing term with lifetime protection for more tailored coverage

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

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

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Life insurance isn't always one size fits all

Not all life insurance needs are easily solved with a term policy. But permanent products aren't always the right answer either. When clients realize their full need can't be met with a single life insurance solution, they may feel intimidated and unsure where to turn.

Clients need creative solutioning

That's why clients turn to you. They trust you to think creatively and find a solution that can fit their unique situation — and sometimes, that means strategically blending two unlikely products to work together cohesively.

Here's a creative approach to meet your clients' life insurance needs through a blended solution strategy.

Meet Thomas Age: 40 Underwriting Class: Non-Tobacco

He needs life insurance protection that can ensure his wife can pay off the mortgage and debt — in case he's not around — while also covering his young children's future college expenses. He's willing to assume some market risk but doesn't want to risk his death benefit coverage.

After completing a life insurance needs analysis with his financial professional, they estimated he will need \$500,000 in coverage.



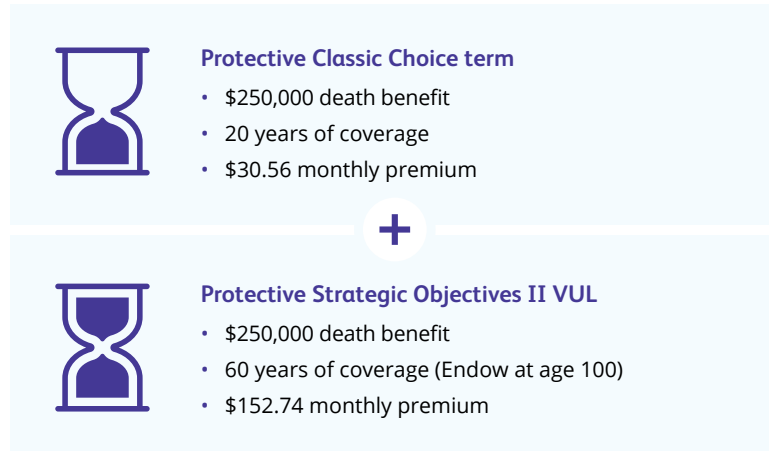
His financial professional presents considerations for two life insurance solutions:

Type of insurance option	Product	Death benefit	Years of coverage	Monthly premium	Pros and cons
Short-term coverage	Protective® Classic Choice term	\$500,000	20 Years	\$54.80	<p>Pros:</p> <ul style="list-style-type: none"> Budget-friendly term policy Meets his immediate needs <p>Cons:</p> <ul style="list-style-type: none"> Won't deliver coverage later in life
Lifetime coverage	Protective® Strategic Objectives II VUL	\$500,000	Lifetime*	\$288.66	<p>Pros:</p> <ul style="list-style-type: none"> More comprehensively fits his coverage needs Potential for uncapped cash value accumulation <p>Cons:</p> <ul style="list-style-type: none"> Can't afford the monthly premium

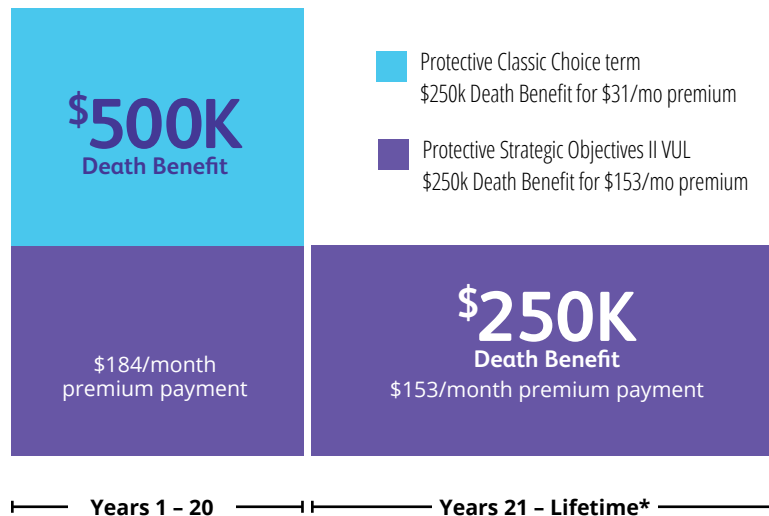
*Depending on product/market performance.

The blended solution strategy

After examining the family's budget along with their short- and long-term needs, his financial professional suggests a strategy that blends Protective® Classic Choice term and Protective® Strategic Objectives II VUL.



How it works:



In the illustration above, \$500,000 in total death benefit coverage is available for 20 years to address Thomas' short-term needs. After year 20, he can cancel his term policy, leaving him with Protective Strategic Objectives II VUL to cover his remaining lifetime needs.

*Depending on product/market performance



Tailored client coverage

When you think creatively and offer a blended solution to your clients, you can help give them a deeper sense of financial security.

In turn, you may also expand your client reach by receiving more referrals from your satisfied book of business.

Contact your Protective representative for help creating a blended solution that fits your clients' protection needs.



We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 115 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

Protective refers to Protective Life Insurance Company (PLICO), founded in 1907 and located in Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective Classic Choice term, policy form number TL-21, and state variations thereof, is a level death benefit term life insurance policy to age 90, 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. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Variable universal life insurance policies issued by PLICO and PLAIC. Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliates. PLICO is located in Nashville, TN; PLAIC and IDI are located in Birmingham, AL.

Strategic Objectives II is a variable universal life insurance policy that involves the risks of investing in stocks, bonds and other securities; market, interest rate and credit risk; and, loss of principal. If the investment performance of underlying investments is poorer than expected (or if sufficient premiums are not paid), the policy may lapse or not accumulate sufficient value to fund the intended application.

Investments in variable universal life insurance policies are subject to fees and charges from both the insurance company and the managers of underlying investments. Loans and withdrawals may negatively impact policy value, investment performance, death benefit, and any Lapse Protection.

Variable universal life insurance policy issued under policy form number ICC19 – V15 and state variations thereof. Product features and availability may vary by state.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Strategic Objectives II Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Strategic Objectives II Variable Universal Life and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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