



Discover how to recruit, retain and reward your key employees

Looking to help retain your top employees and reward their loyalty with an executive insurance benefit? Consider one of our business market solutions, such as Protective® Executive UL or Protective® Executive 10-Year term.



Executive benefits needs

As an executive benefit, life insurance allows employers to provide a more meaningful incentive to a group of highly compensated employees.

Product fit

- **Protective Executive 10-Year term**
- **Protective Executive UL**

Structure

Policy owner and insured: Employee
Beneficiary: Personal to the employee
Payor: Employer

Opportunities to reward employees and save money

Carve-out plan: A special life insurance program designed to reward highly compensated employees with an additional benefit beyond what may be available through an organization's traditional group term life insurance benefit plan.

Create more coverage: Add death benefit coverage for each executive-level employee.

Replace your current plan: Achieve a lower cost and better plan provisions by replacing existing coverage.



Corporate needs

Our executive benefit solutions can solve for corporate needs in scenarios where the organization is the owner and beneficiary of individual policies.

Product fit

- **Protective Executive 10-Year term**
- **Protective Executive UL**

Structure

Policy owner and insured: Employer
Beneficiary: Employer
Payor: Employer

Opportunity to fund corporate objectives

Buy-out or key person: Our Executive UL is an individual policy administered as a group policy, allowing the employer to be both the owner and beneficiary.



Review your needs to determine if adding an executive life insurance plan or enhancing your current plan could benefit your business. Contact your financial professional to request a proposal.



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Protective Executive 10-Year term (PICC23-ETL-1 / ETL-1 11-23) is a term life insurance policy issued by Protective Life Insurance Company, Omaha, NE. 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.

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 Omaha, NE 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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| Investment and insurance products are: | <ul style="list-style-type: none">• Not FDIC insured• Not insured by any federal government agency• Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates• Subject to investment risks, including possible loss of the principal amount invested |
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