

Help Clients Trade Up to a Policy that Fits



Client needs are constantly changing, and so are their needs for life insurance. That's why policy reviews can be so powerful. As part of this process, you might uncover opportunities for additional business, like healthy clients holding an older policy with few years of death benefit guarantee left. In these cases, offer them a flexible solution that balances strong guarantees with competitive premium. Here are the options for Peter, a 65-year-old male, who would like to exchange an old policy for a new one with a \$500,000 death benefit.

CARRIER	PRODUCT NAME	INITIAL 1035 EXCHANGE AMOUNT	ANNUAL PREMIUM	GUARANTEE AGE ¹
Protective Life	Protective Advantage Choice UL	\$100,000	\$5,593	100
North American	Custom Guarantee	\$100,000	\$6,092	100
Symetra	Symetra UL-G	\$100,000	\$6,650	100
Nationwide	YourLife NLG	\$100,000	\$7,250	100
Pacific Life	Prime UL-NLG	\$100,000	\$8,218	100
Mutual of Omaha	Guaranteed UL PLUS	\$100,000	\$10,203	100
John Hancock	UL-G	\$100,000	\$11,589	100

With an initial 1035 exchange amount of \$100,000, Peter gets a low annual premium that outpaces the competition, plus a guarantee beyond life expectancy. He also can customize his coverage with access to industry leading riders for chronic illness protection and beneficiary income streams.

\$500,000 Face Amount, Male, Age 65, Standard Non-Tobacco

Data for product and company comparison is based on a basic policy comparison of Protective Advantage Choice UL to the competitors listed; is based on information publicly available from the company which is believed to be current as of February 2016, and is subject to change.



Additional Information on Reverse Side.

Change your approach, and sell what matters!

Contact your BGA or the Protective Life Sales Desk to request an illustration and learn more about Protective Advantage Choice UL.



877.778.3500, option 1



www.sellwhatmatters.com

¹ "Guarantee age" refers to the attained age of the insured to which benefits are guaranteed. After this point, coverage may depend on the policy's surrender value.

If underwriting criteria is satisfied for Protective Advantage Choice UL, the proposed insured may qualify for the rates shown. Different premium payment modes have different premium amounts. More frequent payment modes typically require higher premiums. This is a hypothetical example. For current information on Protective Life Insurance Company's products, please use ELI or contact our sales desk for an illustration specific to your client.

Protective Advantage Choice UL (UL-21) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy 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. In Montana, unisex rates apply.

All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.



www.protective.com

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value