

# A Flexible and Affordable Solution

Life insurance can help provide financial protection for you and your loved ones. In fact, life insurance is a valuable planning tool that can be part of your overall financial planning strategy or can stand alone as a single source of protection. Properly planning for your life insurance needs today can help provide a lifetime of financial security for your loved ones tomorrow.

## What is Protective Custom Choice UL?

**Protective Custom Choice UL** is a universal life insurance policy designed to offer you affordable protection for short-duration needs ranging from 10 to 30 years. The simple design of a **Protective Custom Choice UL** policy gives you the flexibility of universal life insurance without the complications of cash-value accumulation and surrender charges found in traditional universal life policies.

## How does it work?

With the **Protective Custom Choice UL**, you can customize the duration of your life insurance coverage. You choose the amount of coverage you want, and an initial level benefit period of 10, 15, 20, 25 or 30 years. During this time, as long as you pay the scheduled premiums, your death benefit is guaranteed to remain level and your policy will never lapse<sup>1</sup>.

Please note that changing your coverage amount or adding or changing optional riders could affect the guaranteed death benefit.

## What happens at the end of my initial level benefit period?

After your initial level benefit period ends, your guaranteed death benefit will begin to decrease while your premium payment amount remains level. The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point, your premiums will increase each year.

You also have the option to exchange your policy for a permanent universal life insurance option from Protective Life anytime in your first 20 policy years up to age 70, without going through more medical exams. If your needs change and you want to maintain your current death benefit beyond the initial level benefit period, you may exercise this option.

## For more information, speak with your insurance professional.

<sup>1</sup> Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payment as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions, and limitations.

Protective Custom Choice UL (UL-22) 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 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. In Montana, unisex rates apply.

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

