



Available on Protective[®] Guaranteed UL

RETURN OF PREMIUM ENDORSEMENT

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.
For Financial Professional Use Only. Not for Use With Consumers.

Give your clients a flexible guarantee

Sometimes the unexpected happens and your clients need access to added cash. That's why we've built our guaranteed universal life policies with no-cost return of premium (ROP) endorsements. Our straightforward ROP endorsements allow policyholders to access all, or part, of their premiums when they need it.

Learn how our two tailored endorsements work to give your clients flexibility and choice with each of their guaranteed universal life policies.

Return of premium endorsement overview

Offer your clients access to their paid premiums with our Protective® Lifetime Assurance UL and Protective® Advantage ChoiceSM UL policies. Here are the features and differences between each product's ROP endorsement:

	Protective Lifetime Assurance UL	Protective Advantage Choice UL
Issue ages	All ages	Ages 18-70
Cost of endorsement		\$0
Maximum substandard rating		Table 4 or \$5 flat extra
Available on tobacco classes?		No
Payable during the grace period?		Yes
Can it be reinstated?		No
Interval(s) for return of paid premiums	On or after the 10th policy anniversary: 25% returned	On or after the 20th policy anniversary: 50% returned ¹ On or after the 25th policy anniversary: 100% returned ¹
Request timeframe specs	Any time on or after the 10th policy anniversary	Initial 60-day window (day 1-60) of the applicable policy year

¹ Must be requested during the 60-day window, days 1-60 of the policy year.



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Flexible design backed by the strength of our promise

With Protective's Guaranteed UL ROP endorsements, your clients gain the flexibility to access their paid premiums at no added cost. Here are some key factors in why our endorsements are different from our competitors:

Flexibility



With our endorsements, you give clients flexibility and choice. Most competitors limit the return window to later in the policy and limit the returned premium amount.

Earlier access



With Protective's Lifetime Assurance UL endorsement, you can give your clients access in year 10. Most competitors start their ROP in year 20.

No-added cost



Most competitors charge a fee for their return or premium endorsements. We believe this benefit should be built in for your clients.

Guaranteed protection with a choice

Your clients' guaranteed protection doesn't have to start and end with their death benefit. Give them the choice and flexibility of our client-friendly ROP endorsements — at no added cost.



For more information, contact your Protective representative, or visit protective.com.



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

Protective Lifetime Assurance UL (UL-20) and Protective Advantage ChoiceSM UL (UL-22) are universal life insurance policies issued by PLICO, Nashville, TN. 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.

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 payments 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.

The tax treatment of life insurance is subject to change. Neither Protective nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions

All payments and all guarantees are subject to the claims-paying ability of PLICO.

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