

Protective Advantage ChoiceSM UL

Helping Clients Weigh Their Life Insurance Options

Tips for Comparing Quotes with Ease

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

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





Why Two Quotes Are Better Than One

You may think quoting multiple life insurance products will be too complex. But it's actually quite effortless. In fact, you can compare two product quotes on one screen using EZ-AppSM — offering your clients more options to meet different needs and budgets and even improving your chances of a sale. See how simple it is to pull dual quotes and create a strong sales story to help clients weigh their options.

Weighing Temporary and Permanent Coverage

If you're trying to decide which products to quote, it first helps to understand the client's life insurance needs. Here are some common factors to discuss when determining whether temporary or permanent coverage might be the best fit:

CLIENT
1

TEMPORARY NEEDS

- Paying off a major purchase like a home or car
- Covering expenses for childcare or child's education
- Carrying significant credit card debt

Consider

**PROTECTIVE SERIES
PASSPORTSM TERM**

or

**PROTECTIVE
ADVANTAGE CHOICE UL**

CLIENT
2

PERMANENT NEEDS

- Covering final expenses (funeral costs, estate management, etc.)
- Creating an emergency fund
- Ensuring a surviving spouse still has income

Consider

**PROTECTIVE ADVANTAGE
CHOICE UL**

As you can guess, many clients could fall into both buckets. That's why it's important to present them with both options so they can choose. Furthermore, temporary needs can turn into permanent needs and Protective Advantage Choice UL can span both time periods.

Illustrating Their Options with Ease

Here's a sample sales story to demonstrate how easy it is to compare Protective Series Passport term and Protective Advantage Choice UL:

A client wants to make sure their mortgage can still be paid off if something were to happen to them.



START by logging into EZ-AppSM to pull a quote for Protective Series Passport term.

Inputs: 35-year-old male, preferred | death benefit: \$250,001

Protective EZ-App

Create Application

Insured / Annuitant

First Name: John Middle Initial: A

Last Name: Doe Suffix: [dropdown]

Gender: Male Date Of Birth: 01/03/1986

Actual Age: 35

Product Selection

Issue State: Massachusetts

Issue Type: New Business

Plan Type: Term Life

Product Type: Passport Term Life

Protective Series Passport Term Life

- Streamlined, inexpensive protection available for term periods of 10, 15, 20 and 30 years
- Tailored for clients who may be starting out or just want solid coverage, affordable coverage
- Guaranteed death benefit with level premiums during the selected term period
- Child Term Rider requires medical questionnaire be printed, completed and submitted manually
- Please consider a stand alone whole life policy to cover the child in place of Child Term Rider

Illustration Information

Don't forget to reference this section for key product features and talking points!



To **COMPARE**, on the next screen, you will be presented with quotes for both Passport term and Protective Advantage Choice UL side-by-side without any additional steps on your part.

Select Quote

Premium Details				
Insured: John A Doe		Risk Class: Preferred		
Issue State: MA		Payment Frequency: Monthly-PAC		
Face Amount: \$250,001.00				
Select Product	Term Period	Premium	ROP Year 25	Illustration
<input type="radio"/> Passport Term Life	10 Year	\$20.93	N/A	QView Illustration
<input type="radio"/> Passport Term Life	15 Year	\$22.05	N/A	QView Illustration
<input type="radio"/> Passport Term Life	20 Year	\$25.43	N/A	QView Illustration
<input checked="" type="radio"/> Passport Term Life	30 Year	\$38.25	N/A	QView Illustration
<input type="radio"/> Advantage Choice UL	Pay/Guarantee to Age 75	\$116.05	\$34,815	QView Illustration
<input type="radio"/> Advantage Choice UL	Pay/Guarantee to Age 95	\$137.55	\$41,265	QView Illustration

Protective Series PassportSM (ICC18-TL22/TL-22) is a term life insurance policy issued by Protective Life Insurance Company (PLICCO) in all states except New York where it is issued under (TL-22-NY 8-18) by Protective Life and Annuity Insurance Company (PLAIC). Both companies located in Birmingham, AL. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. 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 guarantees are subject to the claims paying ability of the issuing company.



SHOW client the quotes side by side:

PRODUCT	PAY TO AGE	MONTHLY PREMIUM	RETURN OF PREMIUM*	COVERAGE ENDS
Passport 30 Year	65	\$38.25	\$0	65
Protective Advantage Choice UL	75	\$116.05	\$34,815	75

* Refers to return of premium endorsement which can be exercised up to 60 days starting on the policy's 25th anniversary upon a full policy surrender.

Talking Points:



Protective Series Passport term has the cheapest monthly payment and is good for short-term coverage needs, such as the length of their mortgage loan.



Protective Advantage Choice UL has a higher monthly payment, but you're also getting coverage for 10 more years and additional benefits.



Protective Advantage Choice UL includes a return of premium endorsement, which means after 25 years, you can get all your premium payments back — **\$34,815 in this scenario** — to cover other expenses or goals.

Try it for yourself! See how easy it is to compare quotes for **Protective Advantage Choice UL** and **Protective Series Passport term** and show clients all that life insurance can do for them.

Contact your Protective Life Regional Director for more sales ideas.

The Protective Way

Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make — and make sure we deliver on them. It's how we continue to build trust and relationships that last.

Protective is a registered trademark of Protective Life Insurance Company (PLICO), and EZ-App, Protective Series Passport and Protective Advantage Choice are trademarks of Protective Life Insurance Company.

Protective Series Passport (ICC18-TL22/TL-22) is a term life insurance policy issued by PLICO. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. 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 guarantees are subject to the claims-paying ability of the issuing company.

Protective Advantage Choice (UL-20) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. Not available in New York. 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 guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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.



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