



# RETURN OF PREMIUM ENDORSEMENT

Available on Protective Advantage Choice<sup>SM</sup> UL

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.

# Built in flexibility for the unexpected

Sometimes the unexpected happens and you need access to additional cash. That's why we've built Protective Advantage Choice<sup>SM</sup> UL with a no-cost return of premium (ROP) endorsement. Our straightforward ROP endorsement gives policyholders the flexibility to access all, or part, of their premiums.<sup>1</sup>



Contract anniversary



Premiums returned

20<sup>th</sup>  
year



50%

25<sup>th</sup>  
year



100%

## Here's how it works:

Eric, a 35-year-old male, purchases a Protective Advantage Choice UL policy with a \$250,001 death benefit. His premium is \$116.05 per month. After 25 years, he can get 100% of his premium payments back: \$34,815.



Think of what else he can accomplish with this lump sum—like a down payment on a home or covering an unexpected medical bill.

**\$116.05**  
per month premium

**\$34,815**  
returned after 25 years

# Flexible design backed by the strength of our promise

With Protective Advantage Choice UL's ROP endorsement, you're gaining the flexibility to access the premiums you've paid at no added cost. Here are some key factors in why our endorsement is different from our competitors.

<p><b>Flexibility</b></p>  <p>Many competitors limit the return window to later in the policy or limit the amount of returned premium you can get. With our endorsement, you have options and can get up to 100% of your investment back.</p>	<p><b>No-added cost</b></p>  <p>Many competitors charge a fee for their return of premium endorsements. We believe this benefit should be built in to every policy at no added cost.</p>
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## Return of premium endorsement overview

Here are the features of the ROP endorsement through the Protective Advantage Choice UL:

	Protective Advantage Choice UL
Issue 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 20th policy anniversary: 50% returned <sup>1</sup> On or after the 25th policy anniversary: 100% returned <sup>1</sup>
Request timeframe specs	Initial 60-day window (day 1–60) of the applicable policy year

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

## Guaranteed protection with options

Your guaranteed protection doesn't have to start and end with your death benefit. Make sure you have options for whatever life brings your way with the Protective Advantage Choice UL and its ROP endorsement.



## 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 110 years, delivering on our promises and pushing to do more for more people.

**Because we're all protectors.**

[protective.com](https://protective.com)

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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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