



Built-in flexibility for life's twists and turns

Life insurance can help prepare you for several of life's unexpected turns. And not just the bad ones. Some policies will return your premium payments back to you later in life so you can cover another expense — like sending your child to their first pick of colleges or giving them the wedding of their dreams.

This Return of Premium (ROP) endorsement is built into every Protective Series Advantage ChoiceSM UL policy — at no extra cost. You have two opportunities to get your premiums paid back to you:

 CONTRACT ANNIVERSARY	 PREMIUMS RETURNED
20 th YEAR	50%
25 th YEAR	100%

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

Here's how it works:

Eric, a 35-year-old male, purchases a Protective Series Advantage Choice UL policy with a \$150,000 death benefit. His premium is \$89.47 per month. After 25 years, he can get 100% of his premium payments back: **\$26,841**.

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



\$89.47
per month premium

\$26,841
returned after 25 years

Talk to your financial professional to see how Protective Series Advantage Choice UL can offer you more than just a death benefit.

Protective is a registered trademark of Protective Life Insurance Company (PLICO), and Protective Series Advantage Choice is a trademark of Protective Life. PLICO is located in Nashville, TN.

Protective Series Advantage Choice (UL-20) is a universal life insurance policy issued by PLICO. Not available in New York. 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 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