

Maximize Coverage with Two Policies

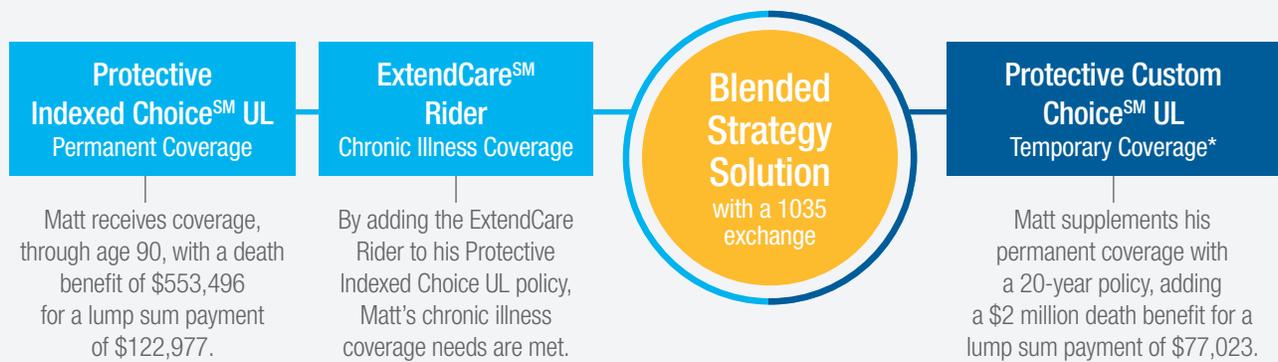
Life insurance needs are ever-changing. What begins as a straightforward coverage need may evolve depending on your current life stage, which is why policy reviews are so important.

Take this example: Matt, a 50-year-old male, has a universal life policy with an \$800,000 death benefit and \$200,000 of cash value. While reassessing his life insurance needs during a policy review, two gaps are uncovered:

- 1 His current policy doesn't provide enough **income replacement** for his loved ones and he no longer needs the cash value potential he initially sought out, thanks to additional funds he was able to set aside in an emergency account.
- 2 He's concerned about developing a **chronic illness**, but he doesn't have any coverage to provide protection if he becomes chronically ill.

Rather than starting from scratch, Matt can transfer funds from his existing life insurance policy to a new one using a 1035 exchange. What's more, he can maximize his coverage by using a blended strategy with two Protective Life products — **meeting two needs with one 1035 exchange**.

See how Matt can use the \$200,000 in cash value from his original policy toward a blended strategy solution in a 1035 exchange.



Assumes male, age 50, preferred non-tobacco. Data for the Blended Strategy Solution is based off a 1035 exchange into a Protective Indexed Choice UL policy with ExtendCare and a \$553,496 death benefit for a \$122,977 lump sum payment, and a Protective Custom Choice UL policy with a 20-year initial death benefit period and a \$2 million death benefit for a \$77,023 lump sum. Full evidence of insurability acceptable to the company is required to obtain these policies at that rating class.

Let's talk more to learn if a blended strategy solution may be the right fit for you.

The example used is hypothetical for illustration purposes only. Each individual situation will be different based on the age, gender and health status of the insured. Different planned premium frequencies will require different total annual premium amounts. More frequent planned premiums will typically require higher premium payments to be made. For current information on Protective Life Insurance Company's products, please use our ELI software or contact our sales desk for an illustration.

Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult with their legal or tax advisor regarding their individual situation before making any tax related decision.

Protective Custom Choice UL (UL-22), a universal life insurance policy, and Protective Indexed Choice UL (UL-27), a flexible premium universal life insurance policy, are issued by Protective Life Insurance Company, Brentwood, 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. In Montana, unisex rates apply.

*After the initial benefit period ends, the guaranteed death benefit will begin to decrease while the premium amount remains level.

The death benefit amount will decrease each year until it reaches the minimum of \$10,000. At that point the premiums will increase each year.

This is only a summary of ExtendCare benefits. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Available only at issue and at an additional cost. Assumes medical and financial underwriting qualifications at time of initial application.

ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations.

This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income, or others.

Purchasers should consult a qualified advisor along with a legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance or other tax-related decisions.



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