

Help Clients Create Beneficiary Income Streams



Every person is unique—their life insurance solution should be, too. Customize a protection plan with the Income Provider Option to help address specific needs and intentions. At no additional cost, this option is available with a Choice Series UL policy from Protective Life and works by allowing clients to pre-determine how the policy’s death benefit will be paid. Even better, selecting this option often results in a premium discount for the client. See how this works for these sample clients:



Address Financial Intentions without Setting Up a Trust

Peter, age 45, is a single father and school teacher with two young children. He purchases a \$600,000 Protective Life UL policy with the Income Provider Option.

- ✓ Peter tailors his policy so upon his death, the children’s guardian will get \$15,000 per year on their birthdays for 20 years
- ✓ He can control long-term income plans for his children, without the time and cost associated with setting up a trust



Create a Legacy

Retired widow, Caroline, Age 65, purchases a \$250,000 Protective Life UL policy with the Income Provider Option and names her granddaughter, Sarah, the beneficiary. Upon Caroline’s death:

- ✓ She creates a legacy by sending \$10,000 payments to Sarah every year on her birthday for 25 years
- ✓ Sarah isn’t overwhelmed by an initial lump sum payment and remembers her grandma every birthday



Provide Short- and Long-Term Family Protection

Thomas and his wife Annie, are 35 years old with three school-age children. He purchases a \$750,000 Protective Life UL policy with the Income Provider Option.

- ✓ If Thomas dies, Annie or the children will get an initial lump sum of \$150,000 for immediate expenses, then \$2,500 monthly for 20 years for ongoing expenses
- ✓ His death benefit helps preserve their retirement savings, ensuring these funds are used as intended



Additional Information on Reverse Side.

Additional highlights for the Income Provider Option:



Select multiple beneficiaries with benefit payment periods ranging from 1 – 30 years



Arrange for an initial lump sum benefit to help cover immediate expenses



Schedule benefit payments monthly, annually or on a specific day each year



Change the benefit payment schedule while the policy is in force

Income Provider Option is available with Protective Life’s Choice Series, which includes:

- ✓ Protective® Custom Choice UL
- ✓ Protective® Advantage Choice UL
- ✓ Protective® Indexed Choice UL
- ✓ Protective® Investors Choice VUL

Change your approach, and sell what matters!

Contact me to find out more about the Income Provider Option available with Choice Series UL from Protective Life.

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All examples are hypothetical and for illustrative purposes only. Each individual situation will be different based on the age, sex, and health status of your client. For current information, use our illustration software.

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Income Provider Option (UL-E35) is an endorsement available only at issue on certain UL products issued by PLICO. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply.



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