# Help Clients Create Beneficiary Income Streams

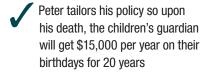


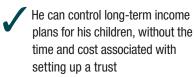
Every person is unique—their life insurance solution should be, too. Customize a protection plan with the Income Provider Option to help address specific needs and intentions. At no additional cost, this option is available with a Choice Series UL policy from Protective Life and works by allowing clients 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.

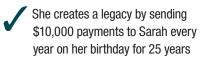


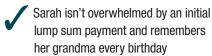




#### **Create a Legacy**

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:

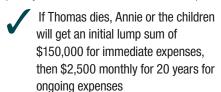


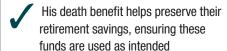




## Provide Short- and Long-Term Family Protection

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.









### 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® Indexed Choice UL
- ✓ Protective® Advantage 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.

#### Christopher Light

The Producers Network 800-477-3662 chris@theproducersnetwork.com www.theproducersnetwork.com

The above BGA is an independent distributor appointed to distribute Protective Life's insurance products. Protective Life Insurance Company and the above BGA are separate entities and are not responsible for the financial condition or obligations of the other.

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.

Life and variable insurance products issued by Protective Life Insurance Company (PLICO). Securities distributed by Investment Distributors, Inc. (IDI). Both located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliates. 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 all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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.





www.protective.com

| Not a Deposit       | Not Insure      | ent Agency            |                |
|---------------------|-----------------|-----------------------|----------------|
| No Bank or Credit l | Jnion Guarantee | Not FDIC/NCUA Insured | May Lose Value |