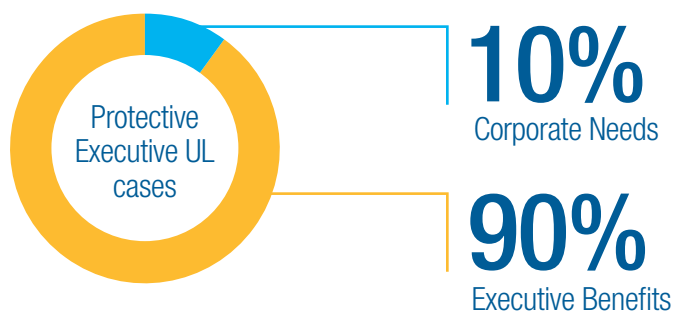


Discover ideal client scenarios for Protective Executive UL

You want to offer your business clients a solution for their group term carve-out insurance needs, but you may feel unsure where to begin. Reviewing the types of cases where Protective Executive UL typically applies can help you get started.

In executive benefits and corporate needs cases, Protective Executive UL enables you to offer organizations the valuable incentive of life insurance coverage tailored to the protection of their executive-level employees. The following information is based on thousands of group term carve-out cases where Protective Executive UL may fit.



Executive benefits represent approximately 90% of cases.

As an executive benefit, life insurance allows employers to provide a more meaningful incentive to a group of highly compensated employees.

STRUCTURE

Policy owner and insured	Employee
Beneficiary	Personal to the employee
Payor	Employer

OPPORTUNITIES

Carve-out plans	A special life insurance program designed to reward highly compensated employees with an additional benefit beyond what may be available through an organization's traditional group term life insurance benefit plan
Create more coverage	Add death benefit coverage for each executive-level employee
Replace a competitor plan	Achieve a lower cost and better plan provisions by replacing existing coverage

Additional information on next page.

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Corporate needs represent approximately 10% of cases.

Executive UL can also solve for corporate needs in scenarios where the organization is the owner and beneficiary of individual policies.

STRUCTURE

Policy owner	Employer
Insured	Employee
Beneficiary	Employer
Payor	Employer

OPPORTUNITIES

Buy-out or key person	The individual policy nature of Executive UL allows for the employer to be both the policy owner and the beneficiary.
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As you expand into the business market, you can find opportunities for Protective Executive UL in a variety of case design scenarios. Contact your Protective Life representative for additional resources and to start your first case.

Protective is a registered trademark and Executive UL is a trademark of Protective Life Insurance Company.

Protective Executive UL (ICC20-EUL1/EUL-1 10-20) is a current-assumption universal life insurance policy issued by Protective Life Insurance Company in all states except New York where it is issued by Protective Life & Annuity Insurance Company under form number (EUL-1-NY 10-20). Protective Life Insurance Company is located Nashville, TN and Protective Life & Annuity Insurance Company is located in Birmingham, AL. 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.

All payments and guarantees are subject to the claims-paying ability of the issuing company.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Employees should consult with their legal or tax advisor regarding their individual situation before making any tax-related decision.

Protective and Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC).



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