

Give employers more control with life insurance that offers flexible premium options

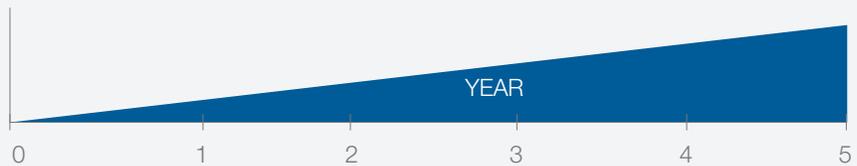
Depending on an organization's specific plan needs, turnover frequency and budgeting horizon, Protective Executive UL gives them choices.

Protective Executive UL is a group term carve-out solution that offers employers flexibility through multiple options to make their premium payments.

The employer can choose from three **guaranteed premium payment options**, over a three- or five-year period.

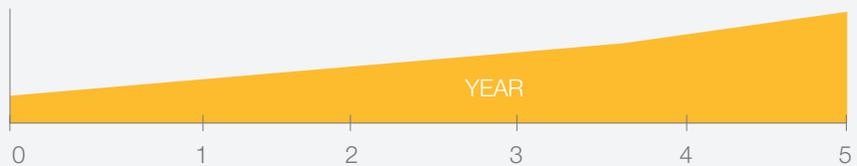
Minimum Premium

starts at the lowest possible premium (COIs & Expenses) and increases every year to drive only the death benefit.



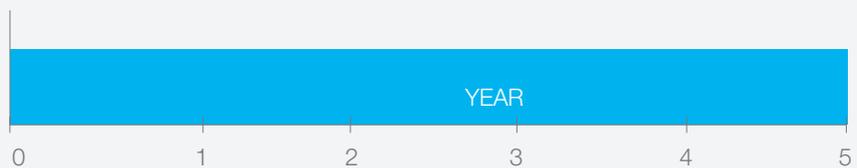
Mid-Point Premium

is structured in between the Minimum and Level Premium options (at a mid-point) and increases every year.



Level Premium

allows consistent premium payments for three or five years (followed by an increasing premium schedule).



Share these premium payout options with your business clients as you expand your opportunities in the executive benefits market.

Contact your Protective Life representative for additional resources and to start your first case.

Additional information on next page.

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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