

Protect two risks with life insurance

Life insurance is all about protection, but it can do more than provide a death benefit. It can also ease a risk that's likely to happen while most individuals are still alive.



The Risk

Only 39% of Americans have enough savings to cover a \$1,000 emergency expense.¹



The Likelihood

More than one-third of households experienced a major unexpected expense last year.²

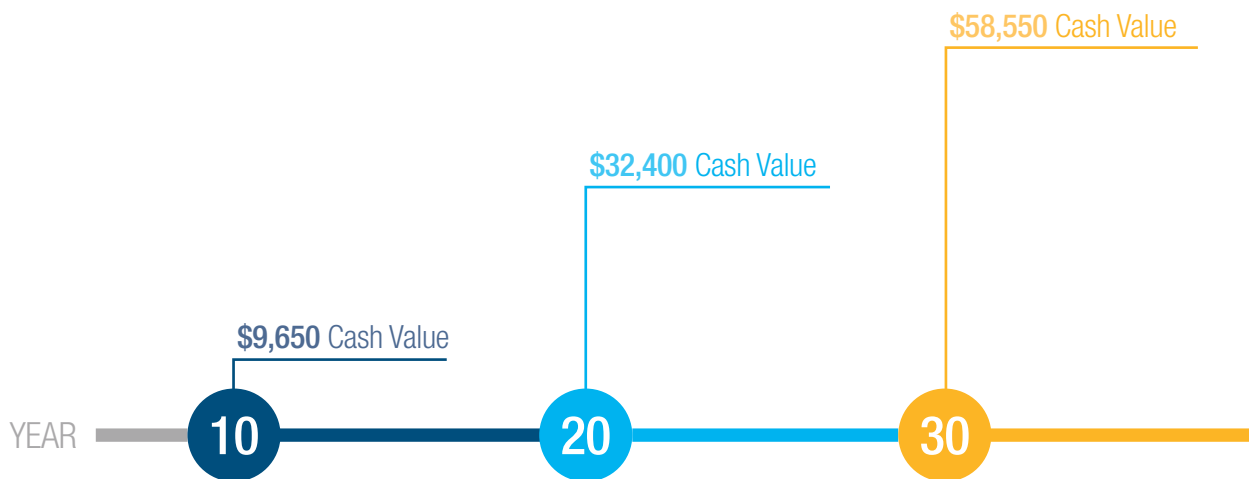


A Solution

Protective Advantage ChoiceSM UL
With lifetime death benefit protection and cash-value potential, you can protect two risks with one product.

BENEFITS YOU CAN USE WHILE YOU'RE LIVING

Discover the cash-value potential in this example



Assumes Male, Age 45, \$500,000 Death Benefit, Preferred, Current Interest Rate and Policy Charges

And if an emergency expense doesn't come into play? You can still use the cash value you've built for other reasons — educational gifts, home renovations, a retirement retreat, the choice is yours.

Additional information on next page.



Let's talk more about how Protective Advantage Choice UL stands the test of life.

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¹ Tepper, T. (2018, January 18). Most Americans don't have enough savings to cover a \$1K emergency. Retrieved from Bankrate.

² Martin, E. (2018, January 18). Only 39% of Americans have enough savings to cover a \$1,000 emergency. Retrieved from CNBC.com.

If underwriting criteria is satisfied for Protective Advantage Choice UL, the proposed insured may qualify for the rates shown. Different premium payment modes have different premium amounts. More frequent payment modes typically require higher premiums. This is a hypothetical example.

Protective Advantage Choice UL (UL-21) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy 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.

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