

Protective Executive 10-Year Term™ (E10)

A Smarter Executive Benefit Solution

Enhance Your Executive Benefits with a Cost-Effective,
Employer-Paid Life Insurance Program

Why Protective E10?

Attracting and retaining top talent is more competitive than ever. Highly compensated employees expect more than traditional group term life insurance. E10 is a simple, employer-paid solution that provides individual coverage for key executives — with no medical exams required.

Key Benefits for Your Organization

- ✓ Strengthens Executive Compensation Packages: A competitive edge in attracting and retaining top talent.
- ✓ Higher Coverage Limits: Up to \$5M per employee (far exceeding traditional group term life).
- ✓ Term policies: Level Premium and Premium Rate Schedule Guaranteed for 10 years
- ✓ Conversion and re-entry available
- ✓ Fully Portable: Employees can take coverage with them, with no pricing changes.
- ✓ Minimal Administration: Easy online enrollment and ongoing support from Dye & Eskin, Inc. (D&E).
- ✓ Supports Business Continuity: Ideal for Key Person Insurance or Buy-Sell Agreements.



How It Works

- 1. Employer Approval & Setup:** Define eligibility criteria and benefit design with D&E.
- 2. Online Enrollment:** Eligible employees complete a simple digital application with only two eligibility questions (ages 18-70).
- 3. Coverage Begins:** Executives receive individual life insurance policies with a guaranteed level premium for 10 years.



Program Highlights

- Employer-Paid
- Guarantee Issue Type Program
- Level Premium Rate Schedule Guaranteed for 10 years
- Conversion and re-entry available
- Minimum Participation: 15+ insured lives*
- Employee Eligibility: White-collar employees earning \$100,000+
- Death Benefit Range: \$100,000 - \$5,000,000

*15-49 lives Prescription Pre-Check required.

Contact Jake or Rick Eskin at Dye & Eskin, Inc. (D&E) to explore how Protective Executive 10-Year Term (E10) can enhance your executive benefits package. D&E will work with you and your insurance advisor to find the best solution for your company.

☎ 703-556-0744

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

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