

Protective Executive UL™ (EUL)

A Smarter Executive Benefit Solution

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

Why Protective EUL?

Attracting and retaining top talent is more competitive than ever. Highly compensated employees expect more than traditional group term life insurance. EUL 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).
- ✓ No Benefit Reductions with Age: Unlike group term plans that decrease coverage over time.
- ✓ 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). Ages 71-79 require additional questions.
- 3. Coverage Begins:** Employees receive individual life insurance policies with a guaranteed minimum premium rate schedule for 5 years.



Program Highlights

- Employer-Paid
 - Guarantee Issue Type Program
 - Minimum Participation: 15+ insured lives*
 - Employee Eligibility: White-collar employees earning \$100,000+
 - Death Benefit Range: \$100,000 - \$5,000,000
 - ExtendCare Rider (Employer Optional): Provides \$10K/month acceleration for the loss of two (2) Activities of Daily Living or Severe Cognitive Impairment.
- *15-49 lives: Prescription Pre-Check required.

Contact Jake or Rick Eskin at Dye & Eskin, Inc. (D&E) to explore how Protective Executive UL 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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Creating Victories®

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

Protective Executive UL (ICC20-EUL1/EUL-1) 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 Brentwood, 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. On Montana unisex rates apply.

ExtendCare Form (L652 7-20/ICC20/ICC-L652) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see rider for more detailed information. Assumes medical and financial underwriting qualification at time initial application.

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).