

PROTECTIVE EXECUTIVE 10- YEAR TERM™ (E10)

Insurer: Protective Life

Administrator: Dye & Eskin, Inc. (D&E)



WHAT IS E10?

An institutional purchase (employer paid) life insurance program on the lives of a distinct group of highly compensated employees without exception, delivered by the issuance of individual insurance policies, underwritten on a guarantee issue type basis.

PLAN DESIGN AT A GLANCE

- Employer-Paid: Not a voluntary plan.
- Guarantee Issue Type Underwriting: Simple enrollment process.
- Employee Eligibility: White-collar employees earning \$100,000+.
- Required Insured Lives: 15+
- Death Benefit Range: \$100,000 - \$5,000,000
- Portable: Employees can retain coverage with no changes to benefit amount or pricing.
- Term policies: Level Premium
- Level Premium Rate Schedule Guaranteed for 10 years
- Conversion and re-entry available

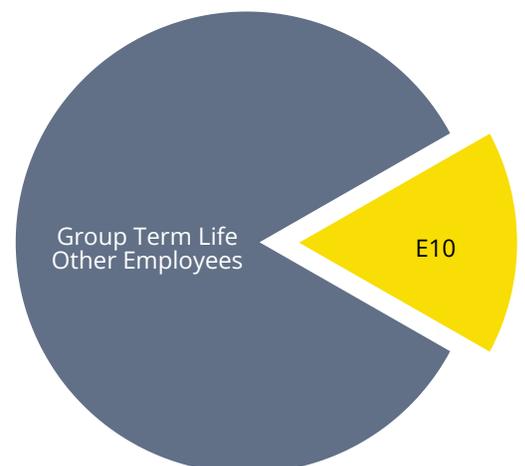
DEATH BENEFIT FORMULA:

- 50+ Lives: \$60K per life (e.g., 80 lives = \$4,800,000)
 - 15-49 Lives: \$50K per life (e.g., 20 lives = \$1,000,000) *
- * Prescription Pre-Check required.

KEY BENEFITS FOR CLIENT EMPLOYERS

Employers can leverage the E10 plan for:

1. Carve-out of Group Term: Offer enhanced coverage for key employees.
2. Additional Insurance: Supplement existing employer-provided benefits.
3. Replace Another Carve-Out Plan: Transition from outdated or less efficient plans.
4. Corporate Situations: Support business continuity through Buy-Out or Key Man coverage.



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PROGRAM PROCESS

- Client Employer provides employee census data to D&E to obtain approval from Protective.
 - Client Employer must have 50+ full time employees.
 - Minimum insured lives: 15
 - Death Benefits must adhere to internal risk criteria.
- Once approved, an implementation call is scheduled with the Client Employer HR/Benefits team, D&E, and Advisor to review Application/Enrollment process and on-going administration.
- Employees are enrolled via D&E's proprietary online application system, eVictory Enroll.
- Multi-Factor Authentication (MFA) is part of the enrollment process.

UNDERWRITING:

- Ages 18-70: Two (2) eligibility questions on Application (see below)
 - In the past 90 days, has the Proposed Insured been actively at work on a full-time basis performing all duties of the Proposed Insured's regular occupation at the Proposed Insured's customary place of employment for at least 30 hours per week?
 - In the past 90 days, has the Proposed Insured (a) been absent from work on five (5) or more days due to illness or medical treatment, or (b) been a patient in a hospital, clinic, medical facility, or any similar entity on five (5) or more days?
- Note: Employees can be accepted or declined for E10.



D&E is the third party administrator of the Protective Executive 10-Year Term (E10) program.

For more than 45 years, D&E has created specialized, guarantee and simplified issue type life and disability insurance programs in the executive and employee benefits area. D&E teams up with prominent insurance companies, as an administrator, to introduce product solutions that otherwise had not previously existed.

D&E markets to agents, brokerage general agents, and consultants — educating these entities to the value of our unique programs, so that they, in turn, will enlighten their prospects and clients.

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Protective Executive 10-Year Term (PICC23-ETL-1 / ETL-1 11-23) is a term life insurance policy issued by Protective Life Insurance Company, Nashville, TN. 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.

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.

All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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