



# A Smarter Executive Benefit Solution

## Protective® Life Executive UL

» An advisor had a large law firm that sought high-limit life insurance to upgrade their benefits to match peer firms' death benefit level. Working with the advisor, Dye & Eskin, Inc. (D&E) recommended the Protective® Executive UL plan with the ExtendCare Rider<sup>SM</sup> to further set them apart from their peers. D&E streamlined the simple online enrollment process through their digital platform, eVictoryEnroll, with pre-filled applications, resulting in a seamless implementation. Each partner received a guarantee issue type death benefit of \$3,000,000. The advisor earned over \$225,000 in commission, plus renewals.

Think about your current book of business...

- Do you have Client Firms that have 15+ employees that earn \$100k+?
- Are your Client Firms in the law, financial, accounting, or healthcare space?
- Do you have a Personal Individual Client that – appreciates high death benefit and a no examination platform – that works at a company with the above criteria?

If so, **Protective® Life's Executive UL** can enhance your client's executive benefits with a cost-effective, employer-paid life insurance program.

### 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.
- Minimum Increasing Premium (COIs only). Premium rate schedule guaranteed for 5 years.
- ExtendCare Rider<sup>SM</sup> (ECR): Allows the Owner/Insured to accelerate the death benefit for the loss of two (2) Activities of Daily Living or Severe Cognitive Impairment. Acceleration is at \$10,000/mo.

Contact Jake or Rick Eskin at Dye & Eskin, Inc. (D&E) to explore how Protective® Life's Executive UL can enhance your client's executive benefits package.

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# A Smarter Executive Benefit Solution

## Protective® Life Executive 10-Year Term

- » An advisor had a consulting firm that sought high-limit life insurance to protect their firm in the event of a principal's death; funding a buy-out situation. Working with the advisor, Dye & Eskin (D&E) introduced two Protective® Life products, ultimately recommending the Protective® Executive 10-Year Term plan. D&E streamlined the simple online enrollment process through their digital platform, eVictoryEnroll, with pre-filled applications, resulting in a seamless implementation. Each principal received a guarantee issue type death benefit of \$1,000,000 and the advisor earned over \$75,000 in commission.

Think about your current book of business...

- Do you have client firms that have 15+ employees that earn \$100k+?
- Do your clients work in the law, financial, accounting, or healthcare space?
- Do you have an executive client that's looking for high death benefit amounts with no medical underwriting that works at a company with the above criteria?

If so, **Protective® Life's Executive 10-Year Term** can enhance your client's executive benefits with a cost-effective, employer-paid life insurance program.

### 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 Rate Schedule Guaranteed for 10 years
- Conversion and re-entry available

Contact Jake or Rick Eskin at Dye & Eskin, Inc. (D&E) to explore how Protective® Life's Executive 10-Year Term can enhance your client's executive benefits package.

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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 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 (PLIC) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC).

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 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. Protective is a registered trademark and Executive 10-Year Term and Executive UL are trademarks of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.