
Income Provider Option

Facts At A Glance



DID YOU KNOW?

The average insured household owns enough life insurance to cover only 3½ years of lost income.

AND

34% of all American households would immediately have trouble meeting everyday living expenses if the primary wage earner died.

*Statistics from Household Trends in U.S. Life Insurance Ownership, LIMRA, 2010

The typical life insurance policy death benefit is paid in one lump sum.

That might help to meet immediate and short-term financial needs, but may not cover periodic and ongoing expenses. What if you could **address the ongoing financial burden of your loved ones** and **potentially save money** while doing it?

With the **no-cost Income Provider Option**, YOU choose a **guaranteed annual or monthly income stream** death benefit for your beneficiaries.

Providing Security for TODAY's Needs and TOMORROW's Dreams

Income Provider Option Highlights

- With the Income Provider Option, your premiums could be lower than a traditional lump-sum death benefit option
- Available at no additional cost and only when your life insurance policy is issued
- You may select multiple beneficiaries
- Benefit payments can be made monthly, annually or on a specific day each year (e.g. birthday, holiday)
- You may choose a benefit payment period ranging from 1 to 30 years
- You may also choose an initial lump sum benefit payment amount to help your beneficiaries cover immediate expenses
- While the policy is in force, you have the flexibility to change the benefit payment schedule should your needs change
- The benefit payment schedule may not be changed after the policy owner's death
- Making changes to your life insurance policy will affect the death benefit payment amounts



Your Next Steps

Talk to your Financial Advisor to determine how life insurance and the **Income Provider Option** can help you **Protect Tomorrow, while Embracing Today.**

* This is only a summary of endorsement benefits. Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Please see the endorsement for more detailed information. May not be available in all states or on all currently-marketed UL products. State variations may apply. Income Provider Option (UL-E35) is issued by Protective Life Insurance Company, Birmingham, AL. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.