

# What type of life insurance is best for you?

You might want to consider term insurance if:



You have a limited budget for policy premiums.



You have a family with young children.



You have short-term insurance needs.



You want to supplement an existing life insurance policy.

You might want to consider permanent insurance if:



You want your life insurance coverage to last a lifetime.



You want both life insurance protection\* and tax-advantaged\*\* accumulation of cash value.



You might need to access your policy's cash value through loans or withdrawals to meet estate planning, wealth transfer or retirement planning needs.



You have advanced planning needs like business continuation or key person protection.



Contact me today to discuss which life insurance coverage is right for you.



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\*Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions, and limitations.

\*\*The tax treatment of life insurance is subject to change. Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Investors should consult their legal or tax advisor regarding their individual situation.

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