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Life Check-Ups

Guide for Advisors



www.protective.com

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TODAY,
I made sure my
clients were covered.

Making sure your clients are covered is your job. But you know that once a life insurance policy is placed, that job is far from finished. In fact, it's just beginning. Your relationship with your client may start with that first policy, but it grows and flourishes as you continue to be a resource for that client and offer life insurance and financial planning solutions that make sense throughout his or her life.

Protective Life offers a Life Check-Up program to help you and your clients get the most out of your life insurance policy review meetings. We provide simple tools for pinpointing opportunities for changes that will benefit your clients. So go ahead, begin your first Life Check-Up.

How does a Life Check-Up Work?

A Life Check-Up is an opportunity for you to have a discussion with your clients about their current and future life insurance needs. During your time together, you'll want to talk about any life changes that may have occurred since your last meeting, perform a life insurance needs analysis and thoroughly review their current policies. Once you have walked through those steps, you can begin to offer solutions that best fit your clients' needs. You'll find that by holding annual Life Check-Ups, you can deepen your relationship with your clients and help them protect tomorrow so they can embrace today.

In this guide, Protective Life walks you through the Life Check-Up process while recommending material that will help you along the way. Make Life Check-Ups a part of your regular practice:

- 1 Determine who needs a Life Check-Up
- 2 Prepare your clients for the meeting
- 3 Start the conversation
- 4 Perform a life needs analysis
- 5 Review current life insurance
- 6 Offer creative solutions
- 7 Contact your Protective Life representative for help



① Determine Who Needs a Life Check-Up

Life changes, and so do your clients' life insurance needs. One of the most important elements in a well-rounded financial strategy is life insurance. Yet, it's common for clients with ever-changing lifestyles and financial situations to lack adequate life insurance coverage. Often clients will keep the same, sometimes outdated, coverage through the years. Just think for a moment. Have any of your clients experienced one or more of the following lifestyle changes?

- Marriage or divorce
- Childbirth or adoption
- New job or career change
- Significant salary increase
- Home purchase
- Starting or owning a business
- Nearing retirement
- Financial support of elderly parent(s)

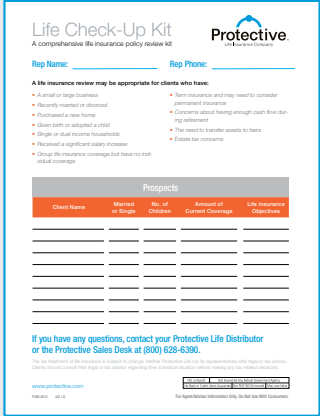
If your clients are like most Americans, the answer is yes...and it's time for a Life Check-Up. Also, when was the last time you met with your client to discuss their life insurance coverage? If it's been more than a year, it's time to schedule a Life Check-Up.

② Prepare Your Client for the Life Check-Up


Once you have scheduled the meeting, you need to make sure your clients are prepared. Prior to the meeting, contact your clients and remind them to bring copies of any life insurance policies they may have with them to the meeting. If your clients have already filled out a needs analysis, make sure they bring that as well. In addition, you'll want to have the right material on hand to aid your discussion. Consider handing out copies of the Getting Started checklist, one of the Life Needs Analysis worksheets and the Life Check-Up consumer brochure.

Also, if your client decides to replace a current policy, you will want to have the template for the Letter to Insurance Company ready, also provided with this brochure. All of these materials can be found at www.myprotective.com/lifecheckup.


Tools for Getting Started



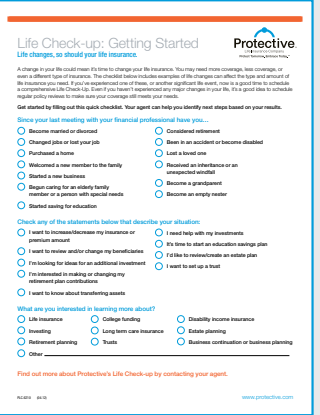
This form will help you identify potential Life Check-Up opportunities from your current book of business.



Use this prospecting letter template to help you reach clients on your prospecting list. You can customize with your clients' names and your own information. Follow up with a phone call to schedule your first meeting.

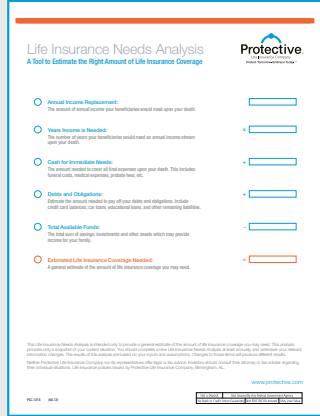


Customize this postcard with your contact information and send to the clients on your prospecting list to get them thinking about life changes and their life insurance coverage. Follow up with a phone call to schedule your first meeting.

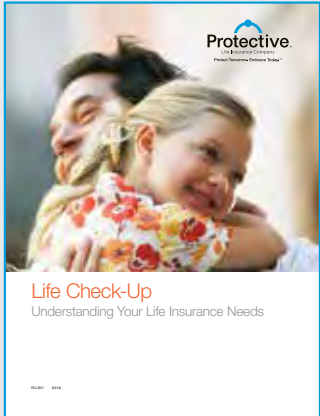


You can share this Getting Started checklist with your clients when you meet to aid your discussion about the types of life changes that may prompt the need for new or different life insurance coverage.

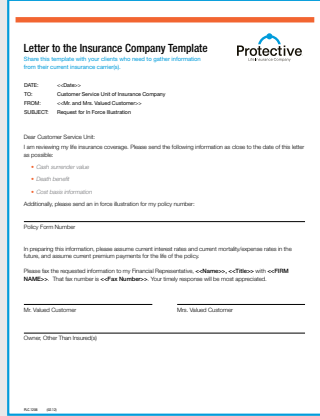
Tools for Preparing Your Client



These flyers help you and your clients evaluate their current life insurance needs. You may want to mail or email a copy to your client prior to your meeting.



This consumer brochure explains the importance of life insurance, how it fits into different situations, and takes your client through a simple needs analysis, a life planning questionnaire and quick quiz on life insurance needs. Ask your client to fill in these sections prior to your meeting, so you can discuss their findings.



This letter can be reproduced with your clients' policy information and sent to their insurance company to request additional information.

③ Start the Conversation

Once you have successfully scheduled the meeting and have your client in your office, now is the time to talk to your client about his or her goals. It's important that you have your client answer the following questions to guide your process:

- Why are you considering purchasing life insurance or changing your current coverage?
- What would you like to accomplish with this review?
 - Lower premiums
 - Higher/lower death benefit
 - More cash value
 - Chronic illness coverage
 - Retirement income
 - Other concerns
- What has changed in your life since we last met?
(Provide the Getting Started worksheet and have the client indicate life changes)

Many advisors find the most difficult part of their meeting is actually beginning the conversation. Below are some conversation starters to help get the discussion with your client moving in the right direction.

Conversation Starters

A Jim, what have you done to help [wife] **send the kids to college** if something were to happen to you?
Let's arrange a **time to review your family's needs** and make sure you've done enough.

D Kathy, you've probably secured enough homeowner's insurance coverage to replace your home, correct? And probably enough car insurance to replace your car, right? Of course, no amount of money can replace your life, but what about **replacing your income for the ones you love if** something were to happen to you?

B I know you took the **important step of getting life insurance** a number of years back. Has your [lifestyle, work, business, family situation] changed since then?
Have you **reviewed your life insurance coverage since the change(s)**?
Do you think **you need to make changes?**

E If you're like most people, your home is your biggest purchase and longest financial commitment. In fact, **how many more years do you have on your mortgage?**
If something were to happen to you, **how would [spouse] pay off that mortgage AND take care of other expenses** such as college funding, debts and day-to-day living expenses?

C You've done a great job **purchasing life insurance to protect** [spouse] in the event something happens to you.
Has [spouse] taken additional **steps to protect you** in case something were to happen to [him/her]?

F You've built quite a business for yourself and your family. **What would happen with the business** if something were to happen to you?
What if **something happened to your business partner?**

Tools for Starting the Conversation

This desktop display is a great way for you to promote Life Check-Ups and start the conversation with your clients.

You can share this Getting Started checklist with your clients when you meet to aid your discussion about the types of life changes that may prompt the need for new or different life insurance coverage.

This consumer brochure explains the importance of life insurance and how it fits into different situations. Your client is taken through a simple needs analysis, a life planning questionnaire and quick quiz on life insurance needs. Ask your client to fill in these sections prior to your meeting, so you can discuss their findings.

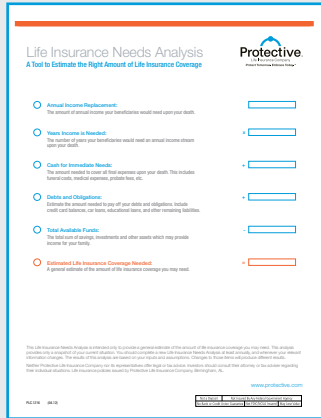
④ Perform a Life Needs Analysis

The foundation of a Life Check-Up is a comprehensive needs analysis. Through this process of discovery, you will uncover your client's goals. They may be concerned with income replacement, retirement income planning, legacy planning or something else. Beginning with a needs analysis will help you guide your client to the right solution. A needs analysis can be a simple equation calculating death benefit needs minus available funds, or it can be more detailed, segmenting out different types of expenses, income needs and available funds.

Protective Life provides both simple and detailed needs analyses, included in the back pocket of this brochure. Select the approach you feel works best for your client. Keep in mind that you can find electronic versions of both needs analysis worksheets at www.myprotective.com/lifecheckup. These electronic documents will automatically calculate the need as you fill in the fields.

If you had sent your client a needs analysis to complete prior to the meeting, take a look at it together. Or, provide one of the two versions during your meeting, and complete it with your client.

Tools for Getting Started



These flyers help you and your clients evaluate their current life insurance needs.

⑤ Review Current Life Insurance

Since you have asked the client in advance to bring their current policy/policies to the meeting, you are ready to review the policies and ensure the following areas are complete and correct:

- Premium amount
- Guarantees
- Death benefit
- Optional riders and endorsements
- Beneficiaries

Ensuring accuracy of these key areas is critical to the Life Check-Up process. Not only are you making sure that their current policy is in good shape, you may be uncovering opportunities for change by simply reviewing the data with your clients. For example, you may quickly find that they need a higher death benefit when it doesn't match up with their life needs analysis results. You could determine that your client would benefit from owning a policy with a chronic illness rider. Maybe your clients' beneficiaries have changed since the policy was last reviewed. A thorough review will help ensure that your clients' policies suit their needs.



⑥ Offer Creative Solutions

Now that you have analyzed your client's current coverage, their changing needs, and talked to them about their objectives, you are ready to get to work. It's time to offer solutions that will help your client accomplish their goals. Perhaps adding an income rider to a product can help lower monthly premiums, while still achieving their desired death benefit. Or, maybe your suggestion of adding a chronic illness rider will ease your client's worries when it comes to their future health and healthcare expenses. The options are endless, and every client's situation is different. By sharing your knowledge and offering solid solutions, you will enrich your relationship with your client.

⑦ Contact Your Protective Life Representative for Help

Protective Life is here to help you along the way. With the Life Check-Up materials offered at www.myprotective.com/lifecheckup, you have resources for prospecting, client education, conducting your meetings and follow-up. Be sure to review the available material and work with your Protective Life representative on setting up your Life Check-Up meetings.



Next Steps

Review: Review your current book of business for clients who may need a Life Check-Up.

Contact: Reach out to those clients with an email, letter, postcard or mailer (check available materials from Protective Life).

View: View the available Life Check-Up materials—visit www.myprotective.com/lifecheckup

Talk: Talk to your Protective Life Representative for help with your policy review meetings or for more information.

Meet: Set up Life Check-Up meetings with your clients. Follow the steps outlined in this brochure to conduct a successful meeting.

