

# Cash Value Growth with Downside Protection

With Protective Indexed Choice UL, you can get a balance of guaranteed death benefit protection and cash value potential — even at a 0% interest rate.

You can earn interest on positive growth in the S&P 500<sup>®</sup> Index. And if the Index performance is negative, your policy will never return an interest rate less than 0%.



## Strong cash value potential

You can earn interest on the S&P 500 Index's growth, up to a 8.0% rate.<sup>1</sup>



## Downside protection with a 0% floor rate

If the Index performance is negative, your policy will never return an interest rate less than 0%.



## Guaranteed death benefit coverage

Protect your loved ones with a guaranteed death benefit that will be paid upon your death.

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Guaranteed protection, and opportunity for growth.

## Let's talk more about how Protective Indexed Choice UL can be a great fit for your needs.

<sup>1</sup> The cap rate is current as of November 2019 and is subject to change at the discretion of Protective Life.

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