













# Don't sell your IUL clients short

Did you know that Protective's IUL could provide your clients with more value at year 20 than what you're currently offering them?

That's because we take the long view with our products. We illustrate our responsibly designed Protective Indexed Choice UL with a more realistic rate and keep policy expenses low. The result? Your clients are more likely to get the benefits they expect, and more — like longer guarantees<sup>1</sup> and greater cash value potential.

**SEE HOW OUR IUL STACKS UP AGAINST OTHER IUL PRODUCTS WHEN ILLUSTRATED AT 5% WITH AN ANNUAL PREMIUM OF \$11,981:**

<b>Protective Indexed Choice UL</b> <b>Cash Value at year 20:</b> <b>\$271,086</b>  <b>Guaranteed Death Benefit Years</b> 	<b>Nationwide IUL Protector II</b> <b>Cash Value at year 20:</b> <b>\$225,678</b>  <b>Guaranteed Death Benefit Years</b> 	<b>Lincoln WealthPreserve IUL</b> <b>Cash Value at year 20:</b> <b>\$230,459</b>  <b>Guaranteed Death Benefit Years</b> 
<b>AIG Value+ Protector II</b> <b>Cash Value at year 20:</b> <b>\$230,228</b>  <b>Guaranteed Death Benefit Years</b> 	<b>NACOLAH Protection Builder IUL</b> <b>Cash Value at year 20:</b> <b>\$174,535</b>  <b>Guaranteed Death Benefit Years</b> 	<b>John Hancock Protection IUL 21</b> <b>Cash Value at year 20:</b> <b>\$161,045</b>  <b>Guaranteed Death Benefit Years</b> 

Assumes Male, Age 55, Preferred, \$1 Million Face Amount

This comparison is only based on one feature or limited features. For a complete product comparison, please reference full specifications of all listed products and conduct a side-by-side comparison of all features, elements and limitations.

Additional information on next page.

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## Contact your Protective Life representative for more product details and illustration support.

<sup>1</sup> As long as the premiums are paid as illustrated and no loans are taken on the policy, the death benefit is guaranteed to remain in force for the period illustrated.

Comparison uses Nationwide IUL Protector II (which contains 7 index options, participation rate of 100%, cap rates between 0% and 25%, fixed rate of 3.00%, and a multiplier credit endorsement), Symetra Protector IUL (which contains 3 index options, participation rates between 90% and 120%, cap rates between 0% and 10%, a current fixed rate of 3.5%, a persistency bonus feature, a look-back guarantee feature and a lapse protection benefit), Securian Value Protection IUL (which contains 4 index options, participation rates between 60% and 100%, cap rates between 7% and uncapped, and a fixed rate of 3.25%), NACOLAH Protection Builder IUL (which contains 10 index options, participation rate of 100%, cap rates between 2.45% and uncapped, and a fixed rate of 3.50%), John Hancock Protection IUL 20 (which contains 6 index options, participation rates between 100% and 160%, cap rates between 7.5% and 12.25%, fixed rate of 4.00%, and guaranteed multiplier options between 38% and 65%) and Protective Indexed Choice UL (which contains 1 index option, participation rate of 100%, cap rate of 8.00%, fixed rate of 3.25% and a lapse protection benefit). Data in this comparison is based on information made available and believed to be accurate as of September 2020 and is subject to change.

Protective Indexed Choice UL (UL-27) is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult policies 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. In Montana, unisex rates apply. **Protective Indexed Choice UL is not a security investment and is not an investment in the market. Your insurance professional can provide you with costs and complete details about the terms, conditions, limitations or exclusions that apply to this policy.**

All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Protective is a registered trademark of Protective Life Insurance Company and Indexed Choice is a trademark of Protective Life Insurance Company.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value