



# A Guide to Lifetime Protection Choices

Life Life insurance designed for all the  
stages of life

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value

For Financial Professional Use Only. Not for Use With Consumers.



**Protective**  
Life Insurance Company





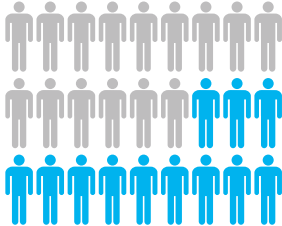


## Help Clients Find the Right Fit

Life insurance is all about protection. We take that seriously, and design our products to deliver the value your clients expect now and down the road.

For clients seeking lifetime protection — look no further than Protective Life. Use this guide to help you determine which solution is the right fit based on client needs and profiles, product features and more.

Learn which solution is the right fit for your client.

<h2 style="text-align: center;">Protective Advantage Choice<sup>SM</sup> UL</h2> <p style="text-align: center;">Straightforward policy that offers lifelong protection, plus additional value.</p>				
<b>BEST-SUITED FOR CLIENTS:</b>	 Aged 55 – 75	 More conservative in risk temperament	 Whose priority is protection	 Seeking straightforward policy, nothing too sophisticated
<b>THE PROTECTIVE DIFFERENCE</b>	<ul style="list-style-type: none"> <li>• Designed with strong guarantees, even if clients miss a premium or two.</li> <li>• A solid GUL<sup>1</sup> from a strong, stable carrier that you can count on being around in the future.</li> </ul>			
<b>PRODUCT HIGHLIGHTS</b>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit coverage with built-in lapse protection.</li> <li>• Flexible premium options that can be adjusted as life changes.</li> <li>• Cash value potential for future or unplanned expenses.</li> </ul>			
<b>DESIGNING THE CASE</b>	<ul style="list-style-type: none"> <li>• Life expectancy is 78.6 years old — illustrate guarantee age realistically with some extra cover, to 100 or 105.</li> <li>• Don't shy away from Standard. Most GUL cases are Standard Non-Tobacco, with a 40% share overall<sup>2</sup>, and Protective Advantage Choice UL is a stand-out at this rating.</li> <li>• Protective Advantage Choice UL shines in single-pay and 1035 exchange cases.</li> </ul>			
<b>FACTS</b>	<div style="display: flex; align-items: center;"> <div style="flex: 1;">  </div> <div style="flex: 1; text-align: center;"> <p style="color: #0070C0; font-weight: bold;">DID YOU KNOW?</p> <p style="font-size: 2em; font-weight: bold; color: #0070C0;">39%</p> </div> <div style="flex: 2; padding-left: 20px;"> <p>of Americans have enough savings to cover a \$1,000 emergency expense.<sup>3</sup> Help clients protect against this risk with a Protective Advantage Choice UL policy — giving them the opportunity to grow cash value, on top of their coverage.</p> </div> </div>			

<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.

<sup>2</sup> U.S. Individual Life Insurance Sales Survey Supplement from LIMRA.

<sup>3</sup> Martin, E. (2018, January 18). Only 39% of Americans have enough savings to cover a \$1,000 emergency. Retrieved from CNBC.com.

# Protective Indexed Choice<sup>SM</sup> UL

A more simple approach to IUL with guaranteed coverage and strong cash-value potential.

## BEST-SUITED FOR CLIENTS:



Age 65 and younger



Moderate in risk temperament



Whose priority is cash value, but protection is a close second



Considers cash value important, but also wants to play it safe

## THE PROTECTIVE DIFFERENCE

- Stronger cash value potential, thanks to a realistic rate and low policy fees.
- Straightforward design by earning interest from the growth of one market index over an annual point-to-point basis.

## PRODUCT HIGHLIGHTS

- Balances cash value growth with strong guarantees.
- Upside potential based on positive performance of S&P 500<sup>®</sup> Index (subject to cap), with downside protection.
- Cash value growth to supplement retirement income, chronic illness coverage or unexpected expenses.

## DESIGNING THE CASE

- High interest rates may look good on paper, but are you taking policy expenses into account as you illustrate cash value? Those higher rates tend to be compensated with higher policy fees that end up eating away at cash value growth.

## FACTS



Low policy expenses help Protective Indexed Choice UL outperform the competition, even at a 0% interest rate.



## **Let's deliver on our promises. Together.**

Turn to Protective Life for you protection-based cases and offer clients life insurance that can be a great fit for your needs.

## The Protective Way

### Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make — and make sure we deliver on them. It's how we continue to build trust and relationships that last.

Life insurance products are issued by Protective Life Insurance Company, founded in 1907, Nashville, TN.

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

Protective Advantage Choice UL (UL-20) and Protective Indexed Choice UL (UL-27) are flexible premium universal life insurance policies issued by Protective Life Insurance Company, Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult policy 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. Clients should be provided 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.

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