



At a Glance

# LIFE PRODUCTS

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

## At Protective, we believe in helping more people achieve protection that makes a real impact in their lives.

Thanks to our responsible product design and flexible features, each of our life insurance solutions deliver predictable protection that you can trust will meet your unique needs. So whether you're looking for short-term coverage at the most affordable price point, a policy designed to accumulate cash value, or something in between, take a look and see how our product portfolio makes it easy to select the right coverage for your needs — every time.



	Short-term solutions		Protective® Lifetime Assurance UL
	Protective® Classic Choice term	Protective Custom Choice <sup>SM</sup> UL	
This may be a great fit if you're looking for:	<ul style="list-style-type: none"> <li>Streamlined temporary coverage</li> <li>Most affordable price</li> </ul>	<ul style="list-style-type: none"> <li>Customizable temporary coverage</li> <li>More flexibility than traditional term</li> </ul>	<ul style="list-style-type: none"> <li>Potential for guaranteed, lifetime death benefit coverage</li> <li>Predictable, easy-to-understand premiums</li> <li>Competitive price point</li> </ul>
Your risk tolerance	Low	Low	Low
Guaranteed death benefit	N/A	N/A	✓
Coverage length	10, 15, 20, 25, 30, 35 or 40 years	Customizable term limit between 10 and 30 years	Customizable coverage length up to the lifetime of the insured
Flexibility	Minimum	Moderate	Minimum
Expected premium cost	● ○ ○ ○ ○	● ● ○ ○ ○	● ● ○ ○ ○
Optional riders and endorsements	For a full list of riders and endorsements available with each product, please reference our Optional Riders and Endorsements Guide.		

\* When compared to guaranteed universal life (GUL) policies.



#### Permanent solutions

Protective Advantage Choice <sup>SM</sup> UL	Protective ProClassic II <sup>SM</sup> UL	Protective Indexed Choice <sup>SM</sup> UL	Protective <sup>®</sup> Strategic Objectives II VUL
<ul style="list-style-type: none"> <li>• Potential for guaranteed, lifetime death benefit coverage</li> <li>• More flexible premium options</li> </ul>	<ul style="list-style-type: none"> <li>• Potential for death benefit coverage for personal or business needs</li> <li>• Flexible coverage options</li> <li>• Potential for greater cash value growth*</li> </ul>	<ul style="list-style-type: none"> <li>• Potential for guaranteed, lifetime death benefit coverage</li> <li>• Flexible coverage options</li> <li>• Potential for cash value growth based on positive index performance</li> <li>• Protection from downside risk</li> </ul>	<ul style="list-style-type: none"> <li>• Potential for death benefit coverage for personal or business needs</li> <li>• Potential for tax-deferred cash value growth</li> <li>• A portfolio of competitive, marketing-leading funds</li> <li>• A way to generate income for retirement</li> </ul>
Low	Medium	Medium	High
✓	✓	✓	N/A
Customizable coverage length up to the lifetime of the insured	Customizable coverage length up to the lifetime of the insured	Customizable coverage length up to the lifetime of the insured	Customizable coverage length up to the lifetime of the insured
Moderate	Moderate	Maximum	Maximum
● ● ● ○ ○	● ● ● ● ○	● ● ● ● ○	● ● ● ● ●

For a full list of riders and endorsements available with each product, please reference our Optional Riders and Endorsements Guide.



**For more detailed information on a specific Protective solution, please refer to the respective Product Guide.**



## We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

**Because we're all protectors.**

**protective.com**

<sup>1</sup> 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 payment 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.

This is only a summary of product features. Consult specific product policies and endorsements/riders for benefits, limitations, and exclusions.

Some optional endorsements and riders available at additional cost. Actual terms and conditions contained in each endorsement and rider govern all benefits provided; assumes medical and financial underwriting qualifications at time of initial application. Policy form numbers, product features and availability may vary by state.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions. All payment and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Advantage Choice UL (UL-20), Custom Choice UL (UL-22), Lifetime Assurance UL (UL-22), ProClassic II (UL-25), Indexed Choice UL (UL-27), universal life insurance policies. Classic Choice Term (TL-22) is a term life policy. Strategic Objectives II is a variable universal life insurance policy issued under policy form number VUL-15 9/19/ICC19-V15. Securities offered by Investment Distributors, Inc. (IDI). PLICO, founded in 1907, is located in Nashville, TN. IDI is located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliate. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex benefits and rates will apply. All claims and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Protective Indexed Choice is not a security investment and is not an investment in the market. Please see the policy for complete details about the terms, conditions, limitations or exclusions that apply to this policy.

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Strategic Objectives II investors should carefully consider the investment objectives, risks, charges, and expenses of variable universal life insurance and its underlying investment options before investing. This and other information is contained in the product prospectus and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by calling PLICO at 800-456-6330.

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Not Insured By Any Federal Government Agency		May Lose Value