

Protective Indexed ChoiceSM UL

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 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.¹



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.

Guaranteed protection, and opportunity for growth.



To learn more about Protective Indexed Choice UL, please contact your Protective representative.

Additional information on next page.

Protective and Protective Life refers to Protective Life Insurance Company.



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

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