



Protective Indexed ChoiceSM UL

An IUL that delivers what's expected

Insurance regulations are being scrutinized in hopes to curb the often unrealistic rates IULs promise. That's because the probability of them performing like the illustration outlines could be unlikely — even though interest bonuses and multipliers may look great on paper.

Consider how products like these could impact your business. How do you plan to navigate difficult conversations with clients if these policies don't perform as intended?

Instead, offer an IUL that's different by design — **Protective Indexed Choice UL**. It's built to perform as your clients expect, thanks to its:



Simple design

So your clients can understand how the policy works before signing the paperwork.



Realistic cash value projection

So your clients feel confident about the cash value they can accumulate over the years.



Reliable guaranteed¹ death benefit

So your clients can protect their loved ones when it's needed most.

And, because we've been delivering on what's promised for 110 years and counting — backed by our financial strength and high industry ratings — you can have the confidence that our products will deliver the peace of mind your clients are looking for.



Contact your Protective representative to learn more about how Protective Indexed Choice UL can provide the results you and your clients expect.

Additional information on next page.

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Protective and Protective Life refers to Protective Life Insurance Company.

¹ 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.

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. **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.**

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

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