

# An IUL for Your GUL Cases

Protective Indexed Choice UL is not your average IUL, balancing guaranteed\* coverage with cash-value potential. That makes it a great option for your GUL cases. What's more, the growth potential with Protective Indexed Choice UL gives clients more flexibility to offset future or unexpected expenses.

## IUL THAT CAN STAND UP TO GUL

	INTEREST RATE	CASH VALUE AT YEAR 20	GUARANTEE AGE	CURRENT ASSUMPTION AGE
<b>PROTECTIVE INDEXED CHOICE UL</b>	0% Floor Rate	\$92,248	105	105
	3.5% Fixed Account Rate	\$133,245	105	105
	5.6% Illustrated Rate	\$167,700	105	121

Assumes Male, Age 50, \$500,000 Death Benefit, Standard Non-Tobacco, \$6,899 Annual Premium. Current as of October 2018 and is subject to change.

## HERE'S HOW SOME GULS STACK UP WITH THE SAME PREMIUM

	INTEREST RATE	CASH VALUE AT YEAR 20	GUARANTEE AGE
<b>LINCOLN LIFEGUARANTEE UL<sup>1</sup></b>	2%	\$0	94
<b>NATIONWIDE NO-LAPSE GUARANTEE UL II<sup>1</sup></b>	1%	\$0	121
<b>PRUDENTIAL UNIVERSAL PROTECTOR<sup>1</sup></b>	1%	\$0	94
<b>SYMETRA UL-G 4.0</b>	4.1%	\$99,169	120

This is for illustrative purposes only, comparing the purchase of a Protective Indexed Choice UL policy with Lincoln, LifeGuarantee, Nationwide No-Lapse Guarantee UL II, Prudential Universal Protector and Symetra UL-G 4.0.

With Protective Indexed Choice UL, you can offer clients similar guarantees of a GUL and stronger cash-value potential.

Additional information on next page.

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

\* As long as 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>1</sup> No current illustration

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