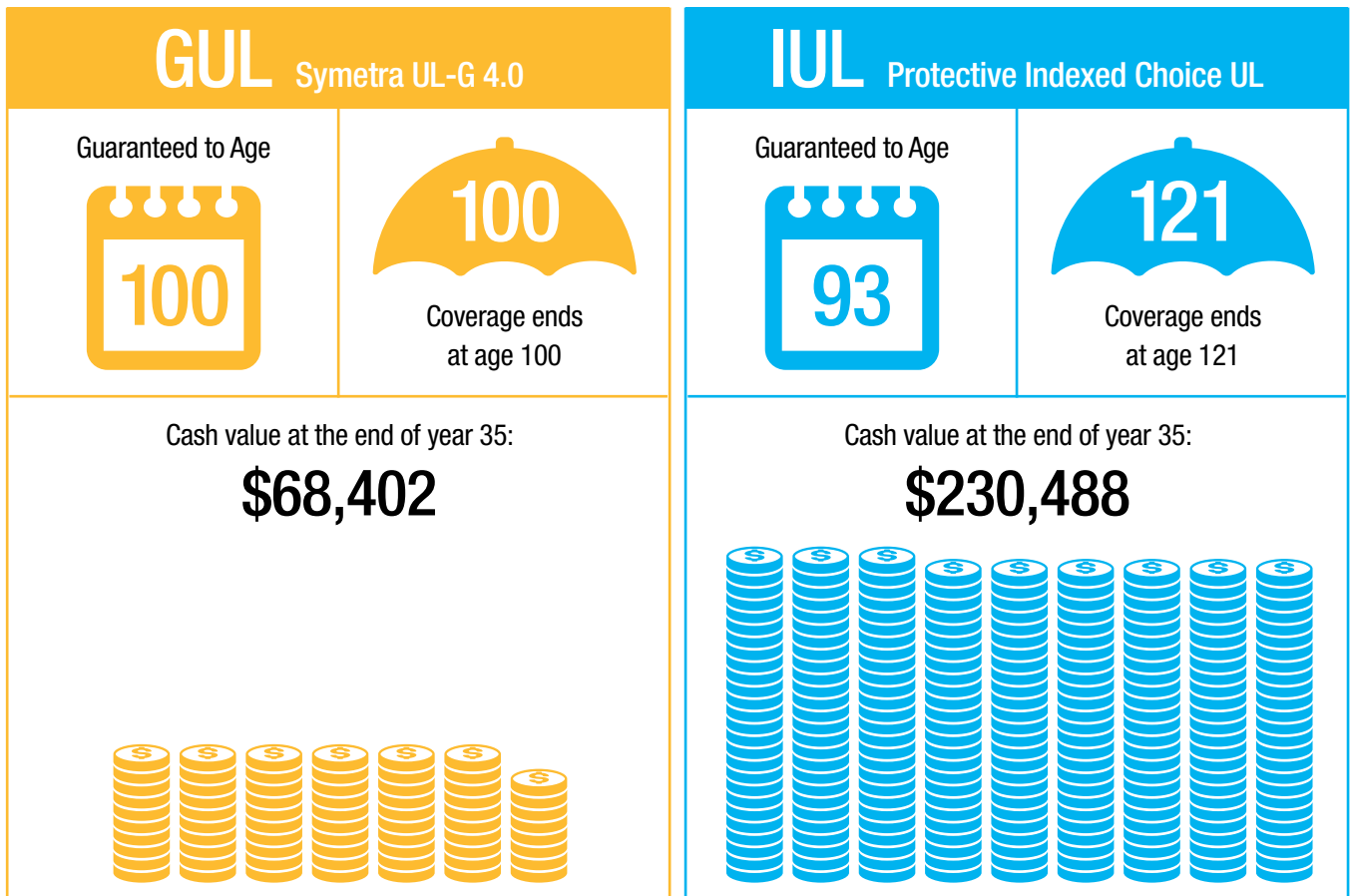


# Think Outside the GUL Box

When a client needs affordable lifetime coverage, you probably think GUL. But what if you could offer another solution with similar guarantees and even more cash value? Enter Protective Indexed Choice UL—an IUL that pairs the strong guarantees of traditional GUL with practical growth.

**SEE HOW BOTH SOLUTIONS STACK UP AT THE SAME ANNUAL PREMIUM OF \$3,295**



Male, Age 40, \$500,000 Face Amount, Preferred Non-Tobacco.

Annual premium based on Symetra UL-G 4.0 with lapse protection to age 100. Current crediting rates used for each product (Symetra = 4.10%, Protective Life = 5.60%). Information is for illustrative purposes only. Data in this comparison is publicly available and believed to be current as of September 2018, and is subject to change.

Additional information on next page.

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

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

Protective Indexed Choice UL (UL-23) is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. 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. 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.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Consumers should consult with their legal or tax advisor regarding their 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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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value