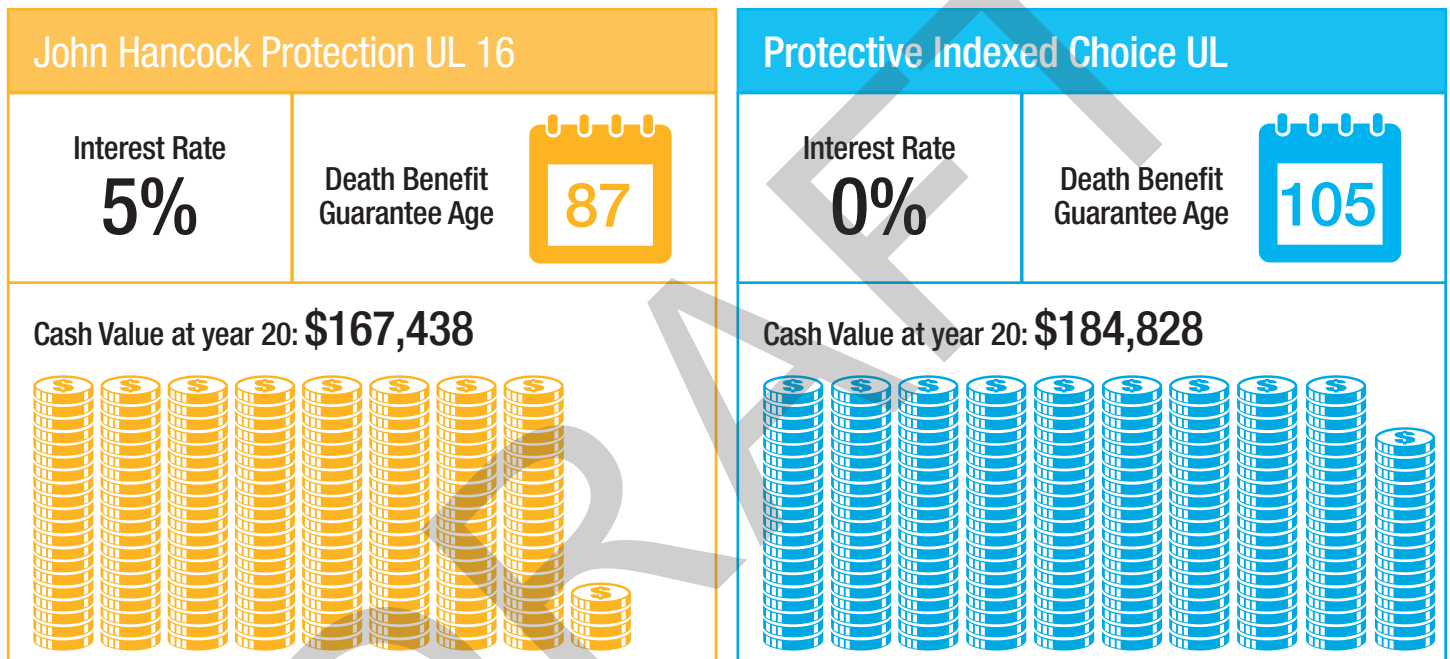


When is Zero Greater Than Five?

Don't let its name fool you, Protective Indexed Choice UL can play in the GUL marketplace and offer even more value. Value like greater cash-value potential, thanks to lower fees and a realistic rate, and stronger protection than a fixed UL policy—even when illustrated at a 0% interest rate!

See how the options stack up for the same premium of \$13,734



With a better target premium of \$15,960 (compared to John Hancock's \$11,695), Protective Indexed Choice UL offers more for you and your clients.

Male, Age 55, \$1 Million Face Amount, Preferred Non-Tobacco

Annual premium based on Protective Life's product with lapse protection to age 105, 0% illustration rate, S&P 500 Annual Point-to-Point interest rate credit. Information is for illustrative purposes only. Data in this comparison is based on information available and believed to be accurate as of March 2017, and is subject to change. Carrier's actual illustration software and marketing material prevail. For a current Protective Indexed Choice UL product illustration, please use our ELI software.

*John Hancock Protection UL 15 illustrated at 5%.



Additional Information on Reverse Side.

Let's deliver on our promises. Together.

Contact me to request an illustration and learn more about Protective Indexed Choice UL.

<Your Name Here>
<Your Title Here>
<Your Agency Here>
<Your Phone Number Here>
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