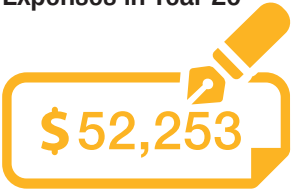







# More Cash Value Potential

Offer clients higher cash values and longer protection guarantees with Protective Indexed Choice UL: a more realistic approach to an IUL solution, built with integrity. How? We use a more practical illustrated rate and keep policy fees low, so clients are more likely to get what they expect.

Use a more realistic 5% illustration rate to compare Protective to the competition

| John Hancock Protection Indexed UL   |   | Protective Indexed Choice UL  |   |
|--|---|---|---|
| Annual Premium = \$4,435   |   | Annual Premium = \$4,435  |   |
| Cumulative Policy Expenses in Year 20<br> \$52,253 | Guaranteed to Age 80<br> 80 | Cumulative Policy Expenses in Year 20<br> \$25,809 | Guaranteed to Age 105<br> 105 |
| Cash Value \$72,475 in year 20<br>                |   | Cash Value \$105,803 in year 20<br>               |   |

With a better target premium of \$5,325 (compared to John Hancock's \$4,365), Protective Indexed Choice UL is a win-win!

Male, Age 45, \$500,000 Face Amount, Preferred Non-Tobacco.

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 Life ICUL product illustration, please use our ELI software.

Annual premium based on Protective Life's product with lapse protection to age 105, 5% illustration rate, S&P 500 Annual Point-to-Point interest rate credit.



Your Logo Goes Here

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>  
<Your Email Here>  
<Your Website URL Here>

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.



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| No Bank or Credit Union Guarantee | Not FDIC/NCUA Insured                        |