

# Offer Both Lasting Guarantees and Uncapped Cash Value Growth



When clients shop for life insurance, they may feel they have to choose between strong protection or potential cash value. Help them avoid making that choice by offering a solution that delivers both.

	CARRIER	PRODUCT NAME	PREMIUM	CASH IN YEAR 20	CASH IN YEAR 30	GUARANTEE AGE
<b>AGE 35</b>	Protective Life	Protective Investors Choice VUL	\$5,794	\$148,247	\$300,786	100
	Lincoln	VUL <sup>ONE</sup>	\$5,794	\$128,891	\$278,368	93
				15% more cash value	8% more cash value	
	CARRIER	PRODUCT NAME	PREMIUM	CASH IN YEAR 20	CASH IN YEAR 30	GUARANTEE AGE
<b>AGE 45</b>	Protective Life	Protective Investors Choice VUL	\$9,036	\$225,908	\$446,699	100
	Lincoln	VUL <sup>ONE</sup>	\$9,036	\$178,238	\$346,382	100
				27% more cash value	29% more cash value	
	CARRIER	PRODUCT NAME	PREMIUM	CASH IN YEAR 20	CASH IN YEAR 30	GUARANTEE AGE
<b>AGE 55</b>	Protective Life	Protective Investors Choice VUL	\$14,217	\$342,814	\$638,890	100
	Lincoln	VUL <sup>ONE</sup>	\$14,217	\$230,805	\$375,984	95
				49% more cash value	70% more cash value	



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Additional Information on Reverse Side.

# Change your approach, and sell what matters!

Contact me to request an illustration and learn more about Protective Investors Choice VUL.

<Your Name Here>  
<Your Title Here>  
<Your Agency Here>  
<Your Phone Number Here>  
<Your Email Here>  
<Your Website URL Here>

The above BGA is an independent distributor appointed to distribute Protective Life's insurance products. Protective Life Insurance Company and the above BGA are separate entities and are not responsible for the financial condition or obligations of the other.

Annual premium based on Protective Investors Choice VUL, \$1 Million Death Benefit, Lapse protection to age 100, Preferred Male, 7% illustration rate. Data for product and company comparisons presented is a basic policy compare of Protective Investors Choice VUL to other carriers' VUL policies with level premiums guaranteed to age 100. Data in this comparison is based on information available from the companies and believed to be accurate as of January 2016, and is subject to change. Carrier's actual illustration software and marketing material prevail. The contents of this piece are for illustration purposes only. Competitor products may offer features and benefits not available on Protective Investors Choice VUL. For a current Protective Investors Choice VUL product illustration, please use our ELI software, or contact our sales desk for an illustration.

Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO) under policy form number (VUL-13 7-14/ ICC14-V13) and state variations thereof. Product features and availability may vary by state. Securities distributed by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. Both companies are located in Birmingham, AL.

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

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Investors Choice Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Investors Choice Variable Universal Life insurance and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800.265.1545.



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