

Cash Value for Future Expenses

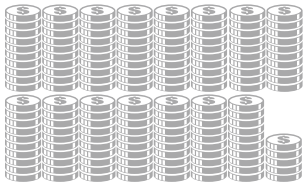
Your clients want the protection life insurance offers for the unexpected, but they may also need something to help them prepare for their future. Educational gifts, business ventures, a retirement retreat... these are all reasons why your clients may want to grow cash value, while maintaining the peace of mind that comes with life insurance. Offer clients a versatile solution that provides flexibility they can depend on, thanks to lower policy fees and a more realistic rate.

See the options in store for Bill, age 50

Symetra UL-G 2.0

Annual Premium **\$10,476**

Cash Value in
YEAR 30 \$15,539



Protective Advantage Choice UL

Annual Premium **\$10,858**

Cash Value in
YEAR 30 \$107,652



An
additional
\$382
PER YEAR

=
ALMOST
7X
the
Cash
Value

By paying slightly more than an extra \$1 a day, Bill grows almost seven times the cash value—giving him flexibility for expenses down the road.

Assumes \$1M Face Amount, Male, Age 50, Standard Non-Tobacco, Guaranteed to Age 100

Data for product and company comparison is based on a basic policy comparison of Protective Advantage Choice UL to the competitors listed; is based on information publicly available from the company which is believed to be current as of December 2016, and is subject to change.



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Additional Information on Reverse Side.

Let's deliver on our promises. Together.

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

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

¹ "Guarantee age" refers to the attained age of the insured to which benefits are guaranteed. After this point, coverage may depend on the policy's surrender value.

If underwriting criteria is satisfied for Protective Advantage Choice UL, the proposed insured may qualify for the rates shown. Different premium payment modes have different premium amounts. More frequent payment modes typically require higher premiums. This is a hypothetical example. For current information on Protective Life Insurance Company's products, please use ELI or contact our sales desk for an illustration specific to your client.

Protective Advantage Choice UL (UL-21) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policy 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.

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