

The missing piece to your financial plan

Consider life insurance. On top of protecting your loved ones with a death benefit, certain policies—like indexed universal life—offer cash value you can use while you're living.

THIS CASH VALUE COULD COME IN HANDY FOR...



College Expenses

The estimated cost of annual undergraduate tuition, room and board is \$21,728.¹



Chronic Illness Care

The national median cost for just one year of private room care in a nursing home is \$92,376.²



Supplementing Your Emergency Account

One of the top financial regrets among Americans is not saving for emergency expenses³

Protective Indexed Choice UL can help bridge the gap



Strong-cash value potential



Guaranteed death benefit coverage⁴

Protective Indexed Choice UL can provide protection for your loved ones and cash value that you can use for future or unplanned expenses.

Let's talk more about how Protective Indexed Choice UL stands the test of life.

¹ U.S. Department of Education, National Center for Education Statistics (for the 2014 – 2015 academic year)

² Genworth 2016 Cost of Care Survey; April 2016

³ Dickler, J. (2017, May 23). Not saving for retirement tops Americans' greatest regrets. Retrieved from CNBC.com.

⁴ As long as the premiums are paid as illustrated and no loans are taken on the policy, the death benefit is guaranteed to remain in force for the period illustrated.

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. Your insurance professional can provide you 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. Please consult with your legal or tax advisor regarding your 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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Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value