

# IUL That Offers Two Kinds of Protection

Life insurance is all about protection. With Protective Indexed Choice UL, you can get guaranteed death benefit coverage<sup>1</sup> and grow cash value that can help with unexpected expenses. Because we apply a more practical rate and keep policy fees low, you could have the potential to grow more cash value.

## WHY PROTECTIVE INDEXED CHOICE UL?

Consider these reasons:



### Protect Your Loved Ones

One of the top reasons for owning life insurance is to help replace the income of a wage earner.

In fact, 48% of Americans would be financially impacted by the loss of their primary wage earner in just six months.<sup>2</sup>



### Lifetime Protection

Protect your loved ones with a guaranteed death benefit so they can maintain their standard of living.



### Protect Against a Living Risk

Only 39% of Americans have enough savings to cover a \$1,000 emergency expense.<sup>3</sup>

What's more, more than one-third of households experienced a major unexpected expense last year.<sup>4</sup>



### Cash Value Potential

Protect against a living risk with cash value that can be used toward future or unplanned costs.

**Either way, Protective Indexed Choice UL can help.**

## Let's talk more about how Protective Indexed Choice UL can be a great fit for your needs.

<sup>1</sup> 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.

<sup>2</sup> 2018 Life Insurance Barometer Study, LIMRA and Life Happens.

<sup>3</sup> Tepper, T. (2018, January 18). Most Americans don't have enough savings to cover a \$1K emergency. Retrieved from Bankrate.

<sup>4</sup> Martin, E. (2018, January 18). Only 39% of Americans have enough savings to cover a \$1,000 emergency. Retrieved from CNBC.com.

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