

# Protecting Your Family — While Paying a Mortgage

We get it; owning a guaranteed\* universal life insurance policy while paying off your mortgage may feel restricting on your family's budget.

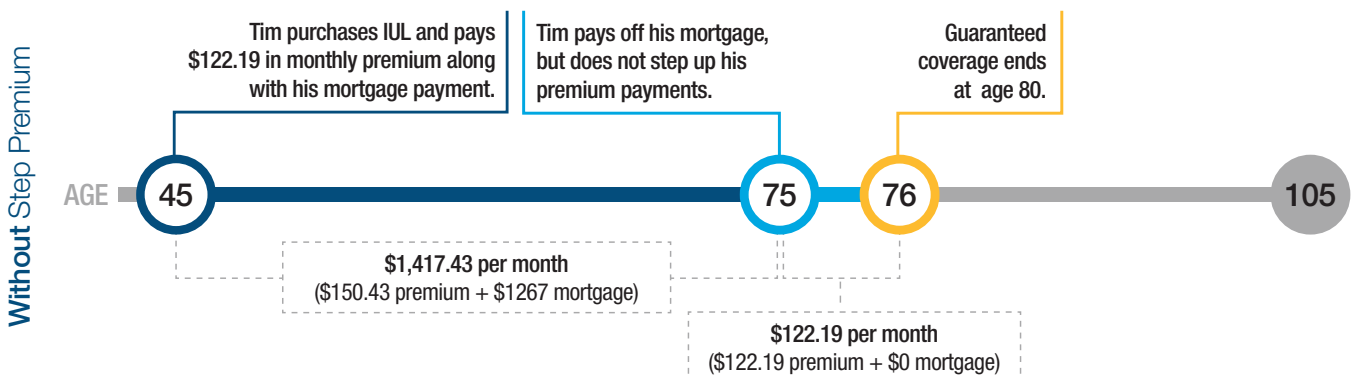
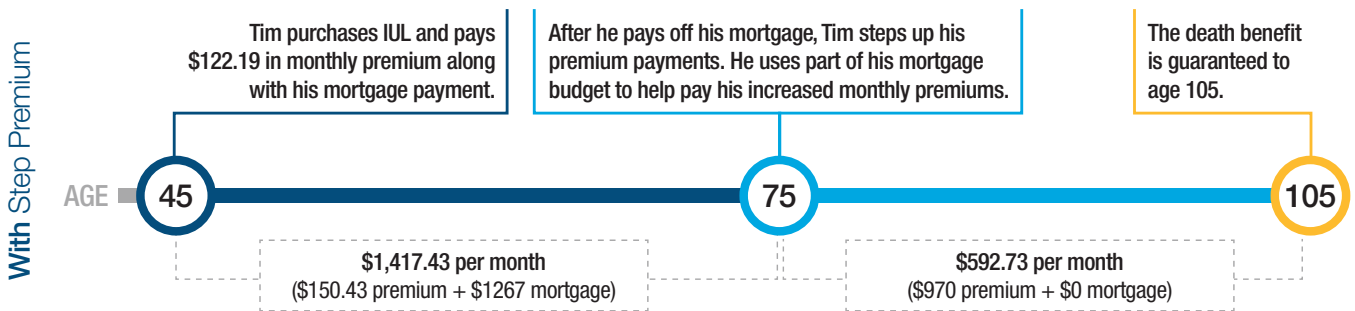
But with **Protective Indexed Choice UL** — using a step premium strategy — you can cover your protection-based needs with an affordably-tailored solution now, rather than waiting to protect your family later in life.



**Meet Tim:** Age: 45 | Mortgage: \$250,000 | Interest: 30-year fixed rate at 4.5 percent

Tim wants to protect his family with lifetime coverage while paying his mortgage. His financial professional helps outline a step premium strategy using our IUL — **increasing Tim's premium payments once his mortgage is paid off.**

## SEE HOW TIM EXTENDS HIS COVERAGE USING A STEP PREMIUM STRATEGY



Male, Age 45, \$250,000 Face Amount, Preferred Non-Tobacco

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

\* 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-27) 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.

Protective is a registered trademark of Protective Life Insurance Company and Indexed Choice is a trademark 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