



# Our IUL Stacks Up Against the Competition

Not all indexed universal life (IUL) products are designed the same, which means your default IUL solution may not provide the best value for all your clients.

That's why it's important to take a second look at how your go-to IUL compares to its competitors and make sure you're recommending the product that best fits each client's unique needs.

Take a look at how **Protective Indexed Choice UL** stacks up against **Symetra Protector IUL**, another IUL solution.

	 AGE 55 \$4,500 Premium		 AGE 60 \$5,000 Premium	
	PROTECTIVE	SYMETRA	PROTECTIVE	SYMETRA
CHRONIC ILLNESS RIDER MONTHLY AMOUNT	\$12,000	\$6,000	\$12,000	\$6,000
CURRENT ASSUMPTION CASH EXPIRATION AGE	94	88	91	88
GUARANTEE AGE	86	87	87	85

Assumes \$300,000 Face Amount, Standard Non-Tobacco, Illustrated at 5%.

This comparison is only based on one feature or limited features. For a complete product comparison, please reference full specifications of all listed products and conduct a side-by-side comparison of all features, elements and limitations.

When clients are looking for a way to build cash value paired with a death benefit of \$500,000 or less, offer them **Protective Indexed Choice UL**, a solid IUL solution that delivers:



A larger chronic illness coverage monthly payout.



A longer timeframe to build cash value potential — and use it.



A guaranteed<sup>1</sup> death benefit.

Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.



**Protective Indexed Choice UL with the ExtendCare Rider** can round out your clients' financial plans by offering:

- Guaranteed<sup>1</sup> death benefit protection, delivering peace of mind in the event the insured passes away.
- Chronic illness coverage, allowing subaccounts to stay invested even if a chronic illness develops.
- Potential for cash value, providing an added layer of protection.
- Additional flexibility, in case their plans change.

## Contact your Protective Life representative for more product details and support running illustrations.

<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.

Comparison uses Symetra Protector IUL (which contains 3 index options, participation rates between 90% and 120%, cap rates of 0-10%, a current fixed rate of 3.5%, a persistency bonus feature, a look-back guarantee feature and a lapse protection benefit) and Protective Indexed Choice UL (which contains 1 index option, participation rate of 100%, fixed rate of 3.5%, cap rate of 8.50%, and a lapse protection benefit). Data in this comparison is based on information made available and believed to be accurate as of September 2020 and is subject to change.

Protective Indexed Choice UL (UL-27) is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. 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.**

ExtendCare Form (L652 7-20/ICC20-L652) is available only at issue and at an additional cost. Actual terms and conditions contained the rider govern all benefits provided. Please see rider for more detailed information. Assumes medical and financial underwriting qualification at time of initial application. ExtendCare falls under IRC Sec. 101(g), Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income, or others. Purchasers should consult a qualified advisor along with legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

The ExtendCare benefits are intended to be received on a tax-favored basis under section 101(g) of the Internal Revenue Code. Once eligible for the benefit, policyholders will receive a monthly payment (not exceeding 5% of the base policy's death benefit amount or the current per diem equivalent) accelerated from their policy's death benefit. The ExtendCare rider is intended as a nonmedical supplement. While long-term care riders pay temporary and permanent claims, policyholders with the ExtendCare rider will qualify for accelerated monthly benefits. After being certified by a licensed healthcare practitioner as chronically ill for a period that is expected to last 90 days. Additionally, if the benefits for a stand-alone long-term care policy are not used, the policy may end with not payment while the face amount of a life insurance policy with an accelerated death benefit rider will remain intact if the benefits are not used. Once you qualify for the benefit payment continue every month during the benefit period regardless of whether expenses are actually incurred.

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.



[myprotective.com](https://myprotective.com)

For Financial Professional Use Only. Not for Use With Consumers.

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value