

Dual benefits of growth and protection

When you're looking for an alternative way to grow and protect your money or max out other investments, a variable universal life (VUL) policy could be a great solution. Protective Strategic Objectives II VUL combines tax-deferred cash value potential with flexibility and death benefit protection to support a variety of financial goals.

Growth	Protection
<ul style="list-style-type: none"> • Model portfolios tailored to match your risk tolerance • Strong investment options from leading fund managers • A Policy Value Credit that begins in the 7th policy year 	<ul style="list-style-type: none"> • Two death benefit options for added flexibility • Lapse protection to help ensure the policy and death benefit remain active • Optional riders and endorsements, like our ExtendCare rider, for additional protection

See how Protective Strategic Objectives II VUL supported this client's goals:

Steve | Age 50
Small Business Owner

Steve's goals:

- Accumulating cash on a tax favored basis
- Protect his family and business with life insurance
- Hedge against the cost of a chronic illness

Steve purchased a Protective Strategic Objectives II VUL policy with the optional ExtendCare Rider. He invested \$10,180 annually into his policy in hopes to grow his cash value in a tax-deferred manner. By policy year 20, Steve will have over \$222,498 in cash surrender value that he can use to supplement his business, and retirement. Steve also has an added benefit of the ExtendCare Rider, which can provide him with monthly payments from his policy death benefit should he become chronically ill.



The above hypothetical illustration is intended solely to demonstrate the tax-deferred growth potential of the Protective Strategic Objectives II VUL and does not represent the actual performance of any investment options. It assumes a hypothetical 6.10% net rate of return which reflects a weighted average annual expense charge of 0.40%. Actual values experienced may be higher or lower than those shown. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.



Contact your financial professional to see how Strategic Objectives II VUL can support your growth and protection goals.

Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN; IDI is located in Birmingham, AL. Product guarantees are subject to the financial strength and claims-paying ability of PLICO.

Variable universal life insurance involves the risks of investing in stocks, bonds and other securities; market, interest rate and credit risk; and, loss of principle. If the investment performance of underlying investments is poorer than expected (or if sufficient premiums are not paid), the policy may lapse or not accumulate sufficient value to fund the intended application.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Investments in variable universal life insurance policies are subject to fees and charges from both the insurance company and the managers of underlying investments. Loans and withdrawals may negatively impact policy value, investment performance, death benefit, and any Lapse Protection. Variable universal life insurance policy issued under policy form number ICC19 – V15 and state variations thereof. Product features and availability may vary by state.

Variable universal life insurance policy issued under policy form number ICC19–V15 /VUL–15 9–19 and state variations thereof. Product features and availability may vary by state.

ExtendCare (ICC20-L652/L652 7-20) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Assumes medical and financial underwriting qualifications at time of initial application.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Strategic Objectives II Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Strategic Objectives II Variable Universal Life and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

PLC.3049504 (02.24)

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value