

# What a difference 14 years can make

More time can make a big difference. That's why we enhanced the Policy Value Credit on the Protective Strategic Objectives II VUL to kick in earlier at **year 7 vs. year 21**. This will give new and existing policyholders **14 more years of cash value accumulation potential** to build a stronger life insurance retirement plan (LIRP) and meet more of their financial goals.

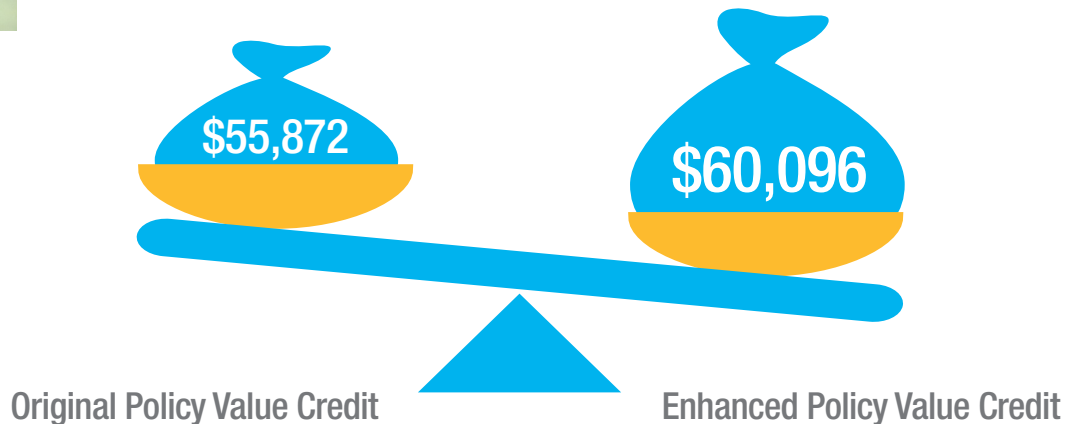
## SEE WHAT A DIFFERENCE THESE EXTRA 14 YEARS CAN MAKE:\*



**Meet Greg:** Age: 40 | Preferred | Plans to retire at age 65 | Rate of Return: 6.5%

Greg purchases a Strategic Objectives II VUL and pays an annual premium of \$15,000 for 25 years.

Here's what Greg's annual income could look like with the enhanced Policy Value Credit vs. the original Policy Value Credit:



With this solution, clients can get the additional cash value potential that they want for their retirement plans, while providing the invaluable protection of a death benefit to help financially secure their loved ones for the future if the insured dies while coverage is in force.

The best part? This feature is built into every Strategic Objectives II VUL — which means you can offer clients this added value without a higher price tag.

Additional information on next page.

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## Talk to your Protective Life representative for more information about this enhancement.

\* Hypothetical scenario assumes client is preferred, male, age 40, taking payments at age 65 and a 6.50% rate of return.

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 Brentwood, TN; IDI is located in Birmingham, AL.

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.

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 ICC20-V15S-PVC and state variations thereof. Product features and availability may vary by state.

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.



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