







A solution that helps save clients from loan instability

When clients take a significant loan from the cash value of their life insurance policy, they risk experiencing lapses in coverage, suffering from tax penalties and needing to pay back the loan out of pocket.

If you review a client's policy that's approaching this financial shock, consider administering a 1035 exchange to Protective Strategic Objectives II VUL — a solution that helps reduce policy lapse risk and delivers more stability to clients.

Exchanging a near-lapsing policy with Protective Strategic Objectives II VUL provides a competitive 80% loan-to-1035 ratio and delivers:

 <p>A flexible product design</p>	 <p>Low loan interest charges</p>	 <p>No-cost lapse protection feature*</p>
 <p>An Overloan Protection Benefit</p>	 <p>Potential for cash value accumulation</p>	 <p>Easy-to-understand model portfolios</p>

A policy lapse could leave clients in financial ruin — resulting in a major loss for your business. Instead, rescue clients from policy loans with Protective Strategic Objectives II VUL, a straightforward VUL solution that offers flexibility and stability to clients.

Additional information on next page.

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Let's deliver on our promises. Together.

Contact your Protective Life representative to run a Strategic Objectives II VUL illustration.

* Lapse protection does not guarantee any cash or surrender value. Failure to make premium payments as planned may cause the policy to lose lapse protection, and premiums required to restore it could be significantly higher. Payment of the premium required to maintain the lapse protection does not guarantee that the policy will remain in force after the end of the lapse protection period. Additional premium payments may be required after the lapse protection period ends. Lapse protection does not apply to the optional Flexible Coverage Rider benefit. Refer to the product prospectus and endorsements for complete terms, conditions and limitations.

Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO), located in Nashville, TN. Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. 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 VUL-15 9/19 / ICC19-V15 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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Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value