



At a Glance

LIFE PRODUCTS

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

At Protective, we believe that our approach to designing products is one that you can count on.

Thanks to our responsible product design and flexible features, each of our life insurance solutions deliver predictable protection that you can trust will meet your unique needs. So whether you’re looking for short-term coverage at the most affordable price point, a policy designed to accumulate cash value, or something in between, take a look and see how our product portfolio makes it easy to select the right coverage for your needs — every time.

	Short-term solutions	
	Protective® Classic Choice term	Protective Custom Choice SM UL
This may be a great fit if you’re looking for:	<ul style="list-style-type: none">Streamlined temporary coverageMost affordable price	<ul style="list-style-type: none">Customizable temporary coverageMore flexibility than traditional term
Your risk tolerance	Low	Low
Guaranteed death benefit	N/A	N/A
Coverage length	10, 15, 20, 25, 30, 35 or 40 years	Customizable term limit between 10 and 30 years
Flexibility	Minimum	Moderate
Expected premium cost	● ○ ○ ○ ○	● ● ○ ○ ○
Optional riders and endorsements	For a full list of riders and endorsements available with each product, please reference our Optional Riders and Endorsements Guide.	



Permanent solutions		
Protective® Lifetime Assurance UL	Protective Advantage Choice SM UL	Protective Indexed Choice SM UL
<ul style="list-style-type: none">• Potential for guaranteed, lifetime death benefit coverage• Predictable, easy-to-understand premiums• Competitive price point	<ul style="list-style-type: none">• Potential for guaranteed, lifetime death benefit coverage• More flexible premium options	<ul style="list-style-type: none">• Potential for guaranteed, lifetime death benefit coverage• Flexible coverage options• Potential for cash value growth based on positive index performance (subject to caps)• Protection from downside risk
Low	Low	Medium
✓	✓	✓
Customizable guarantee length up to the lifetime of the insured	Customizable coverage length up to the lifetime of the insured	Customizable non-guaranteed coverage up to the lifetime of the insured
Minimum	Moderate	Maximum
● ● ○ ○ ○	● ● ● ○ ○	● ● ● ● ○
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For more detailed information on a specific Protective solution, please refer to the respective Product Guide.



We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

This is only a summary of product features. Consult specific product policies and endorsements/riders for benefits, limitations, and exclusions.

Some optional endorsements and riders available at additional cost. Actual terms and conditions contained in each endorsement and rider govern all benefits provided; assumes medical and financial underwriting qualifications at time of initial application. Policy form numbers, product features and availability may vary by state.

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 payment and guarantees are subject to the claims-paying ability of Protective Life Insurance Company, founded in 1907. Advantage Choice UL (UL-20), Custom Choice UL (UL-22), Lifetime Assurance UL (UL-22), Indexed Choice UL (UL-27) are universal life insurance policies issued by Protective Life Insurance Company, Nashville, TN. Classic Choice Term (TL-22) is a term life policy issued by Protective Life Insurance Company. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex benefits and rates will apply. All claims and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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