



Protective® Estate MaximizerSM II single premium whole life

Your next client could be closer than you think

Review your book to identify prospects and increase sales

As clients' needs change with age, so do their insurance goals. Obtain new sales and ensure that your clients are appropriately positioned in the right product at the right time. Below are just a few examples of clients you may already know, who could benefit from purchasing the **Protective Estate Maximizer II**.

Why Protective Estate Maximizer II may be the right choice:



Retired or near retirement

- Enables clients to access cash for emergencies through loans and withdrawals.¹
- Immediately creates a guaranteed death benefit greater than the initial investment.²



Grandparents with legacy dreams

- Passes income tax-free to named beneficiaries, under current tax law.
- Is guaranteed never to decrease in value unless loans or withdrawals are taken.
- Leaves an increased legacy to their beneficiaries.



Ages 50-85 seeking safety and guarantees

- Offers a 100% return of principle guarantee.³
- Includes a guaranteed death benefit.
- Enables the death benefit to bypass the hassle of probate.⁴



Would you like to maximize your clients' legacies in ten minutes or less?
Contact your Protective wholesaler or call 888-340-3428 to get started.

¹ Withdrawals and loans are subject to tax on any gain in the contract and, if taken before age 59 1/2, may be subject to a 10% federal tax penalty. Loans, if not repaid, and withdrawals will reduce the death benefit and account value.

² Assuming no loans or withdrawals are taken.

³ Unless loans and withdrawals have been made.

⁴ Provided estate is not the beneficiary of the contract.

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Protective Estate Maximizer II (SPWL-7 5-18) is a single premium whole life insurance policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued by Protective Life and Annuity Insurance Company (PLAIC).

PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and guarantees are subject to the claims-paying ability of the issuing company.

Neither Protective Life nor its representatives offer legal or tax advice. You should consult your attorney or tax advisor regarding your individual situation.

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