



Product guide

# PROTECTIVE<sup>®</sup> DYNAMIC PLUS<sup>SM</sup> UL

## Universal life insurance

Investment and  
Insurance  
Products Are:

- Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not a Deposit or Other Obligation, or Guaranteed By, The Bank or Any Of Its Affiliates
- Subject to Investment Risks, Including Possible Loss Of The Principal Amount Invested

Protective refers to Protective Life Insurance Company.





## A flexible solution with growth potential

Life insurance is more than just financial protection for your loved ones — it's a powerful tool to help you prepare for the future. With Protective® Dynamic Plus<sup>SM</sup> UL, you can potentially secure long-term coverage while building cash value.

**Protective Dynamic Plus UL is a straightforward, easy-to-understand solution that provides reliable support as you plan for the years ahead.**

# Why universal life insurance?

Universal life insurance is a permanent policy that changes with you. It offers financial protection for the people you love and the potential for growth over time.

Universal life insurance may be the right fit for you if you're looking for:

- Potential for tax-deferred cash value growth
- Long-term death benefit protection
- Flexible death benefits and premium payments
- Option to access or borrow against policy value for future needs<sup>1</sup>

## How Protective<sup>®</sup> Dynamic Plus<sup>SM</sup> UL can work for you



### Predictable growth potential to help meet your goals

Your policy offers a fixed interest rate and 2 persistency bonus opportunities in years 6 and 11 to grow policy value to for future goals.



### Long-term protection for yourself and loved ones

You can customize lapse protection up to age 90 to ensure your policy remains active.



### Flexibility as life changes

You can adjust your death benefit and premiums as your needs change.



### Strength of a trusted company

Protective's long-term focus and financial stability are proven by our \$1 trillion of life insurance in force. We're also a Forbes Advisor Best Universal Life Insurance Company<sup>2</sup> and have a 5-star rating from USA Today.<sup>3</sup>

# Protective® Dynamic Plus<sup>SM</sup> UL key features and benefits



## Cash value growth potential

A portion of each premium is allocated to your policy value, earning interest on a tax-deferred basis. The rate is set by Protective, with a minimum of 2%. Persistency bonuses may increase your credited interest in years 6 and 11. Policy value is accessible through withdrawals or loans after the first policy year.



## Lapse protection

Lapse protection helps keep your policy active, with customizable protection up to age 90. This ensures the death benefit remains in force but does not cover cash or surrender value. Loans, withdrawals, or missed payments may impact protection and could increase costs if reinstated.



## Premium and death benefit options

Protective Dynamic Plus UL provides flexible premiums and death benefit options to match your financial goals. You can choose a payment schedule, adjust premiums and select a level or increasing death benefit. The coverage amount and cost are determined by your selections and any added riders or benefits.



### How does a persistency bonus work?

A persistency bonus may increase your credited interest rate for the respective year and remains in effect thereafter, supporting greater cash value accumulation in your policy.

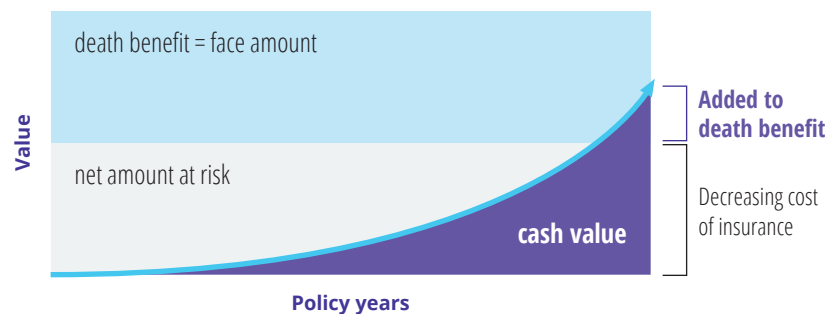
## Choose the death benefit option that best fits your goals

Understanding your options is essential when choosing the right death benefit for your policy. Here's a closer look at the differences, benefits and considerations of the available death benefit options for Protective Dynamic Plus UL.

### Option A: Level death benefit

- Most cost-effective option over time
- Cash value not included in the death benefit payable to beneficiaries
- As policy grows, "net amount at risk" and insurance cost decreases
- Death benefit increases when policy value exceeds level face amount

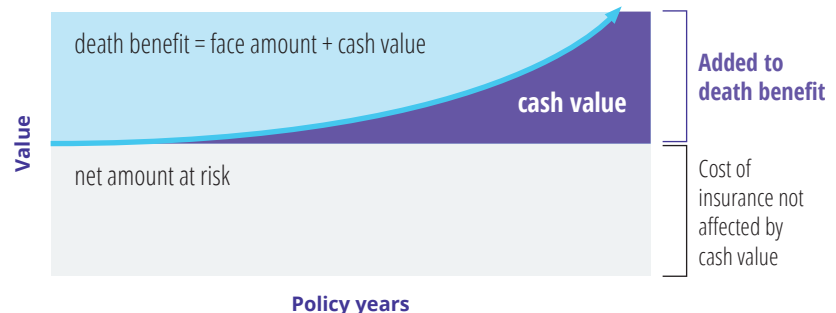
In this illustration, the death benefit amount does not change as the "net amount at risk" decreases — effectively lowering your cost of insurance.



### Option B: Increasing death benefit

- Potential policy value growth does not decrease "net amount at risk"
- Cost of insurance not affected by policy value
- Policy value growth added to face amount of policy when you pass

In this illustration, the death benefit increases with policy value growth, but the "net amount at risk" remains level.



## Important details about Protective® Dynamic Plus<sup>SM</sup> UL

<b>Issue ages and risk classes</b>	<ul style="list-style-type: none"> <li>• 0-17 Juvenile</li> <li>• 18-75 Select Preferred</li> <li>• 18-80 Preferred</li> <li>• 18-80 Non-Tobacco</li> <li>• 18-80 Tobacco</li> </ul>
<b>Minimum face amount</b>	\$100,000 (All classes)
<b>Face amount bands</b>	<ul style="list-style-type: none"> <li>• Band 1: \$100,000-\$249,999</li> <li>• Band 2: \$250,000-\$499,999</li> <li>• Band 3: \$500,000-\$999,999</li> <li>• Band 4: \$1,000,000+</li> </ul>
<b>Death benefit options</b>	<ul style="list-style-type: none"> <li>• Option A (Level)</li> <li>• Option B (Increasing)</li> </ul>
<b>Current credited interest rate</b>	Interest will be credited to the account value at a portfolio rate. Interest rates are subject to change based on general economic conditions but will never be less than the 2.00% guaranteed rate in the contract.
<b>Persistency bonus</b>	Protective may pay persistency bonuses in years 6 and 11. These amounts will raise the current credited interest rate in each year on a go-forward basis to increase future cash value accumulation in the policy.
<b>Maturity age</b>	No stated maturity age. Premiums and charges discontinue at attained age 121.
<b>1035 Exchange</b>	1035 exchanges are allowed and a premium load will be applied to all premiums. 1035 loan carryovers are allowed.
<b>Loan details</b>	Standard and carryover loans are available. Interest on all policy loans will be compounded. Loans and withdrawals may negatively impact policy performance, the death benefit and lapse protection.
<b>Premium load</b>	2.5% current non-guaranteed, 5% guaranteed maximum
<b>Monthly administrative fee</b>	\$9 — applies to all years. Discontinued after attained age 121.
<b>Monthly expense charge</b>	Per \$1,000 of initial face amount. Varies by age, gender and underwriting class. Applies to all policy years. Discontinued at age 121.
<b>Monthly cost of insurance charge</b>	Varies by issue age, gender, underwriting class, policy year and any ratings. Discontinued at age 121.



## What you can expect

A streamlined application process for a Protective® Dynamic Plus<sup>SM</sup> UL policy makes it easy for you to get coverage faster. If approved, you'll receive a copy of your policy. Be sure to file this with your other important documents, notify your beneficiaries and begin paying your premium according to the schedule you established.



**Talk with your financial professional about how Protective Dynamic Plus UL combines growth potential and flexibility with the protection you need as you plan for the future.**





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<sup>1</sup> Withdrawals and unpaid loans will reduce the cash value and death benefit of the policy.

<sup>2</sup> <https://www.forbes.com/advisor/life-insurance/best-universal-life-insurance/>

<sup>3</sup> <https://www.usatoday.com/money/blueprint/life-insurance/best-life-insurance-companies/>

Protective refers to Protective Life Insurance Company (PLICO) located in Omaha, NE.

Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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.

Protective® Dynamic Plus<sup>SM</sup> UL (UL-25) is a universal life insurance policy issued by PLICO in all states except New York. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex.

The tax treatment of life insurance is subject to change. Neither Protective nor its representatives offer legal or tax advice. Please consult your legal or tax advisor regarding your individual situation before making any tax-related decisions.

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