

Protective Indexed ChoiceSM UL

Cash value growth with downside protection

With Protective Indexed Choice UL*, you can get a balance of guaranteed death benefit protection and cash value potential — even at a 0% interest rate.



Strong cash value potential

You can earn interest on the S&P 500® Index's growth, up to a 9.0% rate.¹



Downside protection with a 0% floor rate

If the Index performance is negative, your policy will never return an interest rate less than 0%.



Guaranteed death benefit coverage

Protect your loved ones with a guaranteed death benefit that will be paid upon your death.

* In New York, the product offered is Protective Indexed Choice NY UL. All product features are the same unless otherwise noted.

¹The cap rate is current as of March 2024 and is subject to change at the discretion of Protective.

Guaranteed protection, and opportunity for growth.



To learn more about Protective Indexed Choice UL, please contact your financial professional.

Additional information on next page.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.



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Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

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Protective Indexed Choice UL is a flexible premium universal life insurance policy issued in all states except NY by PLICO under policy form UL-27. Protective Indexed Choice NY UL is a flexible premium universal life insurance policy issued in NY by PLAIC under policy form UL-27-NY.

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. All payments and all guarantees are subject to the claims-paying ability of the issuing company.

Indexed Choice is a trademark of PLICO.

Protective Indexed Choice UL is not a security investment and is not an investment in the market.

The tax treatment of life insurance is subject to change. Neither Protective 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.

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Not Insured By Any Federal Government Agency		May Lose Value