

An IUL for Your GUL Cases

Protective Indexed Choice UL is not your average IUL, balancing guaranteed* coverage with cash-value potential. That makes it a great option for your GUL cases. What’s more, the growth potential with Protective Indexed Choice UL gives clients more flexibility to offset future or unexpected expenses.

IUL THAT CAN STAND UP TO GUL

	INTEREST RATE	CASH VALUE AT YEAR 20	GUARANTEE AGE	CURRENT ASSUMPTION AGE
PROTECTIVE INDEXED CHOICE UL	0% Floor Rate	\$92,248	105	105
	3.5% Fixed Account Rate	\$133,245	105	105
	5.6% Illustrated Rate	\$167,700	105	121

Assumes Male, Age 50, \$500,000 Death Benefit, Standard Non-Tobacco, \$6,899 Annual Premium. Current as of October 2018 and is subject to change.

HERE’S HOW SOME GULS STACK UP WITH THE SAME PREMIUM

	INTEREST RATE	CASH VALUE AT YEAR 20	GUARANTEE AGE
LINCOLN LIFE GUARANTEE UL¹	2%	\$0	94
NATIONWIDE NO-LAPSE GUARANTEE UL II¹	1%	\$0	121
PRUDENTIAL UNIVERSAL PROTECTOR¹	1%	\$0	94
SYMETRA UL-G 4.0	4.1%	\$99,169	120

This is for illustrative purposes only, comparing the purchase of a Protective Indexed Choice UL policy with Lincoln, LifeGuarantee, Nationwide No-Lapse Guarantee UL II, Prudential Universal Protector and Symetra UL-G 4.0.

With Protective Indexed Choice UL, you can offer clients similar guarantees of a GUL and stronger cash-value potential.

Additional information on next page.

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Let's deliver on our promises. Together.

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* As long as premiums are paid as illustrated and no loans are taken on the policy, the death benefit is guaranteed to remain in force for the period illustrated.

¹ No current illustration

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