



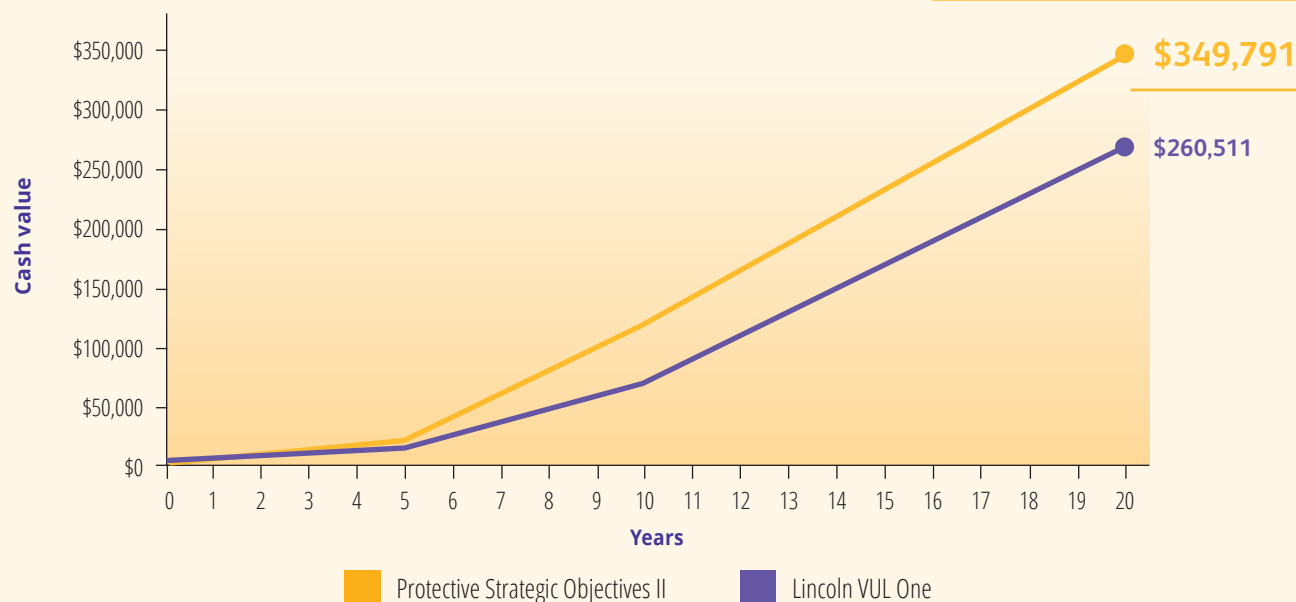
Minimize policy expenses to optimize growth potential

Guarantees can be a great thing. But when a client is focused on accumulation, the fees and conditions that come with these assurances could restrict their growth potential.

Protective® Strategic Objectives II VUL is one of the only VULs on the market that doesn't rely on no-lapse guarantees. Without having to support the cost of a no-lapse guarantee, the policy expenses can remain cost-effective—giving a client's tax-advantaged cash value potential to be as high as possible. And because it's a life insurance policy, it still offers certain levels of protection against life's unexpected events.

In this scenario, we've applied the policy expenses of another popular guaranteed VUL to Protective Strategic Objectives II VUL to compare the cash value potential.

Protective Strategic Objectives II VUL offers 25% more cash value over time due to lower policy expenses.



Hypothetical scenario assumes male, age 50, standard risk class, an annual premium of \$14,526 paid for 20 years on a \$1,000,000 face amount, endow to age 121 with a 6% return on investment.

For comparison purposes, the premiums shown for both Strategic Objective II VUL and Lincoln VULOne are the same (\$14,526). In order to achieve a \$1,000,000 face amount, Protective's SOVUL II would only require an \$11,343 annual premium.

Additional information on next page.

Protective refers to Protective Life Insurance Company.

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Contact your Protective representative to see how Protective Strategic Objectives II VUL can benefit your clients’ accumulation goals.

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Variable universal life insurance involves the risks of investing in stocks, bonds and other securities; market, interest rate and credit risk; and, loss of principle. If the investment performance of underlying investments is poorer than expected (or if sufficient premiums are not paid), the policy may lapse or not accumulate sufficient value to fund the intended application.

Investments in variable universal life insurance policies are subject to fees and charges from both the insurance company and the managers of underlying investments. Loans and withdrawals may negatively impact policy value, investment performance, death benefit, and any Lapse Protection. Variable universal life insurance policy issued under policy form number ICC19–V15 and state variations thereof. Product features and availability may vary by state.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Strategic Objectives II Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Strategic Objectives II Variable Universal Life and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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