



Protective® Investors Benefit Advisory VUL

# Rethink advisory life insurance with a solution that fits your fee-based business

As a fiduciary, you want to offer solutions that diversify and protect clients' portfolios. It may not have been possible to find the right life insurance solution that fits their needs and your business – until now.

**Protective® Investors Benefit Advisory VUL** is a fee-based life insurance solution that supports clients' holistic portfolios and seamlessly integrates into your practice, thanks to these five benefits.



## RIA-friendly design

Built with RIAs and their clients in mind, our advisory VUL has no commissions, no surrender charges and lower-cost funds. Plus, the advisor's fees can be taken from the policy's cash value.



## Cost-efficient investment lineup

Offer clients quality investment options from top fund managers with turnkey and do-it-yourself options. The average cost of our advisory VUL's funds is 0.41% with institutionally priced options as low as 0.03%.



## Seamless portfolio management

Easily manage a client's total investment portfolio with technology that allows our advisory VUL to coordinate with several investment management platforms.



## Optional chronic illness protection

Help clients offset the potential costs of a chronic illness by adding the ExtendCare<sup>SM</sup> rider to their advisory VUL policy for a maximum monthly benefit of up to 5% of the face amount.



## Solution for tax-advantaged investing

Fill gaps in clients' holistic plans with the flexible protection, tax-deferred cash value growth and tax diversification offered by our advisory VUL.

**With Investors Benefit Advisory VUL, you can offer a cost-efficient life insurance solution for tax-advantaged investing that benefits both your clients and your business.**



Contact your Protective advisory insurance team to expand your holistic offering with Investors Benefit Advisory VUL.

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

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Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN; IDI is located in Birmingham, AL.

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 Investors Benefit Advisory Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Investors Benefit Advisory 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.**

ExtendCare (ICC20-L652/L652 7-20) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Assumes medical and financial underwriting qualifications at time of initial application.

ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income, or others. Purchasers should consult a qualified advisor along with a legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

The ExtendCare benefits are intended to be received on a tax-favored basis under Section 101(g) of the Internal Revenue Code. Once eligible for the benefit, policyholders will receive a monthly payment (not exceeding 5% of the base policy's death benefit amount or the current per diem equivalent) accelerated from their policy's death benefit. The ExtendCare rider is intended as a non-medical supplement. While long-term care riders pay temporary and permanent claims, policyholders with the ExtendCare rider will qualify for accelerated monthly benefits after being certified by a licensed healthcare practitioner as chronically ill for a period that is expected to last one year. Additionally, if the benefits for a stand-alone long-term care policy are not used, the policy may end with no payment while the face amount of a life insurance policy with an accelerated death benefit rider will remain intact if the benefits are not used. Once you qualify for the benefit, payments continue every month during the benefit period regardless of whether expenses are actually incurred.

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value