

Agent Prospecting Guide

Grow your life portfolio with Protective Indexed Choice ULSM

As an indexed universal life (IUL) solution, Protective Indexed Choice UL grows cash value differently than typical guaranteed universal life products by earning interest based on positive market performance. Even though IULs are tied to the market, they protect the policy from downside risk.

With its guaranteed protection, cash value potential and mainstream, straightforward design, Protective Indexed Choice UL expands the possibilities of life insurance for you and your clients. In fact, there are most likely clients in your current book of business who could benefit from this solution right now.

Who are the best candidates?

Review the following profiles to help you identify key demographics and buzzwords to listen for in conversation.



Flourishing Families

- Early to mid-40s
- Likely to own a liability umbrella policy and have higher liability limits
- Tends to be risk averse — may own a variety of insurance products like term life, disability insurance, and high-value annuities
- Children still living at home
- Affluent but high debt, with a mortgage and other loans
- Well educated and Internet savvy, likely to manage finances online
- Wants flexibility and protection in a life insurance product
- Main motivation for life insurance is to provide for family
- Concerned about retirement due to lack of pension and uncertainty about Social Security

Bottom line: Wants it all and is willing to pay for it.



Upscale Earner

- Early to mid-50s
- May have second home policy and higher liability limits
- Likely to own a liability umbrella policy
- Children living on their own or in college
- Modestly affluent two-income family, but budget-driven
- Concerned with saving for retirement, paying down mortgage and paying off other debts
- Has a set premium and death benefit in mind
- Wants guaranteed coverage through retirement

Bottom line: Wants best solutions for family that fits in budget.

Additional information on next page.

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Ready to start mining your book of business? Talk to your Protective Life representative to learn more about Protective Indexed Choice UL and get ready to expand your clients' protection possibilities.

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