



Protective[®] Estate MaximizerSM II single premium whole life

Use the chart below to compare fully-taxable fixed and tax-deferred fixed products with Protective Estate Maximizer II single premium whole life insurance to help find a great option for your customer's current and future needs.

Compare the benefits	Fully-taxable fixed interest products	Tax-deferred fixed interest products	Protective Estate Maximizer II
100% of principal guarantee	•	•	•
Guaranteed interest rate	•	•	•
Access to money ¹	•	•	•
Tax-deferral		•	•
Income tax-free to beneficiaries			•
Immediate increase in death benefit to beneficiaries			•



Contact your Protective wholesaler to learn how to incorporate our wealth transfer solution into your client's financial plans.



¹Withdrawals and loans are subject to tax on any gain in the contract and, if taken before age 59½, may be subject to a 10% federal tax penalty. Loans, if not repaid, and withdrawals will reduce the death benefit and account value. Clients should consult a tax advisor.

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Protective Estate Maximizer II is a trademark of Protective Life. Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC).

The tax treatment of life insurance is subject to change. Neither Protective life nor its representatives offer legal or tax advice. Purchasers should consult their legal or tax advisor regarding their individual situations before making any tax-related decisions. Protective Estate Maximizer II (SPWL-7 5-18) is a single premium whole life insurance policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued by Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and guarantees are subject to the claims-paying ability of the issuing company. Protective is a registered trademark and Protective Estate Maximizer II is a trademark of Protective Life.

Not FDIC/NCUA Insured	No Bank or Credit Union Guarantee	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

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