

Frequently asked questions

Affordable term coverage with the flexibility for long-term protection

Getting the right coverage now can help you prepare for your future needs. **Protective® Classic Choice term and the Conversion Choice™ rider with ExtendCare™** gives you affordable short-term coverage now and more time to convert to a broader range of permanent solutions from Protective. Plus, you can access chronic illness protection upon conversion — no additional underwriting or medical exams required.

Here, you can find answers to frequently asked questions about this combined solution.

How it can help you prepare for the future

Why should I add the rider to a term policy, instead of waiting to see if I need permanent coverage?

As you get older and face the possibility of a chronic illness, it can be harder to find affordable coverage, if at all. Adding the Conversion Choice rider with ExtendCare to your term policy today can be a lower cost alternative to purchasing permanent coverage later in life. Plus, the rider gives you more time to convert to a wider range of permanent options than with the standard conversion feature.

How will the rider help cover my chronic illness needs?

The rider gives you access to ExtendCare when you convert to a permanent policy, with no additional underwriting or medical exams required.

The ExtendCare rider can help you offset the costs of an unexpected chronic illness. It allows you to accelerate your policy's death benefit for chronic illness care, with no need to submit bills or receipts. Any additional death benefit remains available for loved ones.

When can I convert to a permanent policy if I have the rider?

The Conversion Choice rider with ExtendCare will give you more time to convert to a broader range of permanent solutions. With a Protective Classic Choice term policy alone, the standard conversion option gives you only five years to convert to these solutions. After five years, your options are limited and you will not have access to ExtendCare upon conversion.

With the rider, you can convert up to two years prior to the end of the term period, up to 18 years or the anniversary nearest the insured's 70th birthday, whichever comes first. For example, if you have a 20-year term policy with the rider, you can convert from policy issue through year 18, or up to age 70.

Will my term policy be affordable if I add the rider?

For as little as a few dollars more per month, you can purchase the rider and feel more prepared for the future. Keep in mind, this combined solution costs less than purchasing a permanent policy with chronic illness coverage today. Ask your financial professional for a personalized quote.

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Contact your financial professional about adding the Conversion Choice rider with ExtendCare to a Protective Classic Choice term policy.



How to access ExtendCare if you develop a chronic illness

Can I still convert to a permanent policy and add the ExtendCare rider if I become chronically ill while I have a term policy?

Yes. You can convert to a permanent life insurance policy from Protective and add the ExtendCare rider automatically by completing our conversion form. You can then start the claims process to access your ExtendCare benefit.

Will I need to pay premiums on the permanent policy if I convert after I've become chronically ill?

Yes. A 90-day elimination period begins when you submit an ExtendCare claim. Premiums will be required during this time.

Will I need to pay premiums on the permanent policy once I'm receiving payouts from my ExtendCare benefit?

No. Once ExtendCare payouts begin, you don't need to make any premium payments on your policy for as long as your claim continues. An annual recertification process is required.

How much will my ExtendCare benefit payout be?

You'll choose this amount — up to a maximum available benefit — when you convert to a permanent life insurance policy.

How to add and remove the rider from a term policy

Can I choose the Conversion Choice rider or the ExtendCare rider separately?

No. The longer conversion timeline and the option to add the ExtendCare rider when you convert come together as one choice for both features.

Can I add the rider after I purchase a term policy?

No. The rider can't be added later. It must be added when you purchase the policy.

Can I remove the rider after I purchase the term policy if I no longer want the coverage?

Yes. Your financial professional or Protective's service team can provide a form to remove the rider. Once removed, your term policy's premium will decrease to the cost of the base policy and any remaining riders.

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