

## Protective Series Whole Life Insurance

# Lifelong coverage for those you love

**A Protective Series Whole Life policy provides a lifetime of guaranteed coverage, helping to ensure your loved ones will be financially protected after you're gone.**

Whole life insurance is a type of permanent life insurance. It provides you with the comfort of knowing that those who depend on you for support will have financial stability upon your death. Benefits include:

- A guaranteed income-tax-free death benefit
- A guaranteed level premium
- A guaranteed cash value

### Designed with your whole life in mind

Whole life insurance provides strong guarantees and stability for your loved ones upon your death. What's more, under current tax law, as you pay into your policy it builds a tax-deferred guaranteed cash value that you can access while you are still alive and for any purpose through loans.<sup>2</sup> Added policy riders allow you to tailor your coverage with:

- **Guaranteed insurability**  
The option to purchase additional coverage in the future with no evidence of insurability
- **Waiver of premium**  
The ability to waive premium payments if you become disabled
- **Accidental death benefit**  
Pays an additional benefit upon an accidental death
- **Children's protection rider**  
Allows you to add life insurance coverage for a child



### 4 in 10 households

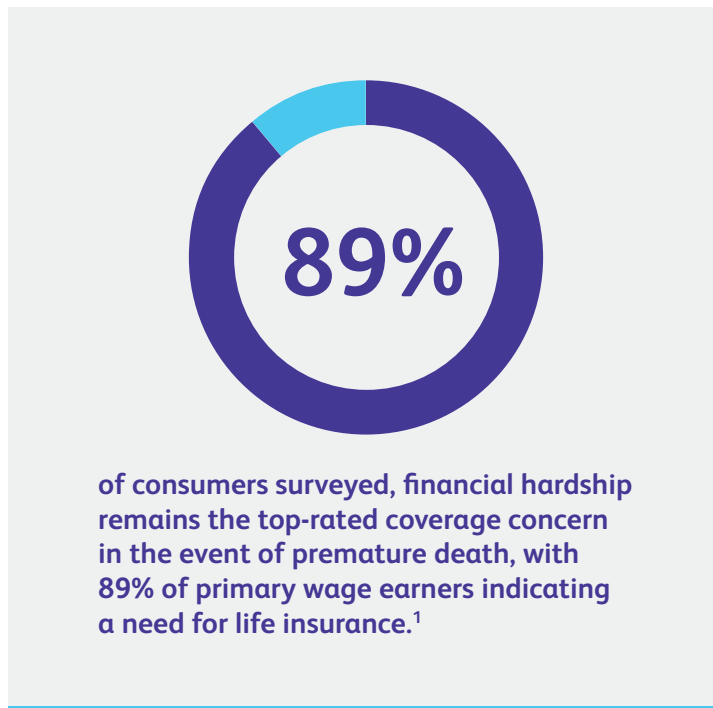
surveyed without life insurance said they would have trouble meeting everyday living expenses in two years or less if their primary wage earner died.<sup>1</sup>

### A choice of payments

Our whole life product allows you to pay for your policy in a variety of ways, with guaranteed level payments over 20 years or for your entire life. With any choice, coverage can last your entire life.<sup>3</sup>

### A valuable gift for their future

Securing a whole life policy for a child today, provides them the option to continue affordable coverage in the future — even if his/her health changes. Plus, the cash value of a whole life policy can grow tax-deferred throughout the child’s life for access at any time.<sup>2</sup>



<sup>1</sup>2017 LIMRA and Life Happens Insurance Barometer Study.

<sup>2</sup>Loans, if not repaid, and will reduce the death benefit.

<sup>3</sup>All Protective Series Whole Life policies endow at age 121. At age 121, the policyholder will receive the full surrender value of the policy. Protective Series Whole Life policies become paid up on the anniversary following the owner’s 100th birthday.

Protective Series Whole Life (ICC13-WL04) is a non-participating whole life policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued under (WL-04-NY 7-13) by Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN, and 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 of the issuing company.

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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 |