

Easily Expand Your Coverage with the Guaranteed Insurability Option

Maybe it's been awhile since you purchased your Protective Series Whole Life or Protective Series Simplified Issue Whole Life policy. Or maybe it was purchased for you by a family member years ago. Either way, there's a chance that your coverage needs have changed since then.

For example, since the policy was purchased, have you experienced any major life events such as:



Marriage



A new baby



A big purchase like a home or car



Received a job promotion

These are all factors that can impact the level of life insurance coverage you need.

Luckily, your policy has the Guaranteed Insurability Option Rider. This allows you to purchase an additional \$25,000 – \$40,000 in coverage to fit your current life stage without the hassle of more underwriting or providing evidence of being insurable.

The additional insurance can be purchased on the policy's contract anniversary every three years beginning at age 20 and continuing through age 41. So there are a lot of windows of opportunity to use this benefit.

Contact your Liberty Mutual Sales Representative to discuss your options.

Protective is a registered trademark of Protective Life.

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). Guaranteed Insurability Rider (L646) is an optional rider available at additional cost issued by PLICO. PLICO is located in Brentwood, 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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability of the issuing company.