



## At a glance

# Protective® Classic Choice term

Consider this solution for clients who want streamlined, affordable protection for a specific period of time with an easy-to-understand policy. Coverage is available in 10-, 15-, 20-, 25-, 30-, 35- and 40-year periods. The death benefit is guaranteed throughout the selected term, with level premiums for the duration. After the initial term ends, clients may retain coverage with annually increasing premiums while maintaining their guaranteed death benefit.

For clients whose needs may evolve over time, the policy includes the Conversion Choice<sup>SM</sup> rider with ExtendCare<sup>SM</sup> — a flexible option that allows conversion to a wider range of permanent life insurance solutions without medical exams or underwriting. Clients can convert at any time during the conversion period, and they may also add a chronic illness rider to their new permanent policy, offering greater adaptability and long-term value.

## The essentials

Issue ages and underwriting classes	Select Preferred, Preferred, Non-Tobacco, Tobacco <ul style="list-style-type: none"><li>10-year plan: 18-80 (18-75 for tobacco)</li><li>15-year plan: 18-75 (18-68 for tobacco)</li><li>20-year plan: 18-70 (18-62 for tobacco)</li><li>25-year plan: 18-60 (18-52 for tobacco)</li><li>30-year plan: 18-58 (18-43 for tobacco)</li><li>35-year plan: 18-50 (18-40 for tobacco)</li><li>40-year plan: 18-45 (18-40 for tobacco)</li></ul>
Minimum face amount	<ul style="list-style-type: none"><li>\$500,000 (18-65)</li><li>\$100,000 (66+)</li><li>\$250,001 (35- and 40-year plans)</li></ul>
Face amount bands	The rate per \$1,000 of face amount decreases as clients purchase greater amounts of life insurance. <ul style="list-style-type: none"><li>Band 1: \$100,000-\$249,999</li><li>Band 2: \$250,000-\$499,999</li><li>Band 3: \$500,000-\$999,999</li><li>Band 4: \$1,000,000+</li></ul>
Expiry age	Clients may renew the policy to a maximum age of 95.
Conversion options	<p>Clients can convert their policy during years 1-5 to the following products:</p> <ul style="list-style-type: none"><li>ProClassic II<sup>SM</sup> UL</li><li>Protective<sup>®</sup> Dynamic Plus<sup>SM</sup> UL</li><li>Protective<sup>®</sup> Lifetime Assurance UL</li></ul> <p>The following conversion options will be available after year 5:</p> <ul style="list-style-type: none"><li>Protective<sup>®</sup> Series Whole Life</li><li>Protective<sup>®</sup> Series 20-Pay Whole Life</li><li>Protective<sup>®</sup> Non-Participating Whole Life</li></ul> <p><i>Product availability may vary at the time of conversion.</i></p>

## Policy lapses

Grace period	If a client is unable to pay their premium on time, the policy will remain in-force (valid) for a grace period of 31 days. <sup>1</sup> However, if the premium payment is not received by the end of the grace period, the policy will lapse. The policy may be reinstated following the grace period but evidence of insurability is required. All overdue payments must be paid with interest from their due dates to the reinstatement date.
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<sup>1</sup>Grace period is 61 days in California.

## Options to customize coverage

Availability varies by state. Actual terms and conditions contained in each rider govern all benefits provided. Unless otherwise noted, these optional benefits and riders are available at additional cost. Assumes medical and financial underwriting qualifications at time of initial application.

<b>Accidental death benefit rider</b>	<ul style="list-style-type: none"> <li>Provides coverage that pays an additional death benefit, if death results from an accident.</li> <li>Applicants age 18-60 are eligible for the rider, with coverage and premiums ending at age 65. Additional coverage can range from \$1,000 to \$250,000 up to the face amount of the base policy. Coverage expires at age 65.</li> <li>Maximum substandard rating: Table 4 or \$10 flat extra (base insured).</li> </ul>
<b>Children's term life insurance rider</b>	<ul style="list-style-type: none"> <li>Provides death benefit protection for all natural, adopted and stepchildren with ages ranging from as young as 15 days old through 18 years old — rather than purchasing individual policies for each child. The rider also covers future children, as young as 15 days old or the adoption date through age 18. Underwriting is required for each child at the time the rider is added to the policy.</li> <li>After the covered children reach age 25, they can maintain life insurance coverage with an evidence-free conversion to a permanent life insurance policy from Protective for up to five times the amount of the Children's Term Life Insurance Rider coverage.</li> <li>Applicants age 18-64 are eligible for the rider for their children. Coverage expires at the base insured's age of 75.</li> <li>Maximum substandard rating: Table 4 or \$10 flat extra (base insured), Table 2 (child).</li> </ul>
<b>Conversion Choice<sup>SM</sup> rider with ExtendCare<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>Allows clients to convert their policy to more Protective permanent products over the level period of the policy minus two years, up to 18 years or the anniversary nearest the insured's 70th birthday. It also offers access to chronic illness protection with ExtendCare at the time of conversion to a permanent product.</li> <li>Evidence of insurability not required at time of conversion.</li> <li>Applicants age 20-60 are eligible for the rider.</li> <li>Available at policy issue for an additional cost.</li> <li>Maximum substandard rating: Table 4 or \$10 flat extra (base insured).</li> <li>Product availability may vary at the time of conversion.</li> <li>For face amounts of \$100,000 - \$5,000,000.</li> <li>Not available for tobacco classes.</li> </ul>
<b>Waiver of premium rider</b>	<ul style="list-style-type: none"> <li>Waives premiums if a client becomes disabled. There is a six-month waiting period before the waiver benefit takes effect.</li> <li>Applicants age 18-55 (not to exceed issue age of base insured) are eligible for the rider. Coverage expires at age 65.</li> <li>Maximum face amount: \$3,000,000.</li> <li>Maximum substandard rating: Table 4 or \$10 flat extra (base insured).</li> </ul>
<b>Income provider option endorsement</b>	<ul style="list-style-type: none"> <li>Allows clients to select a guaranteed monthly or annual income stream for the death benefit payout, of up to 30 years.</li> <li>Initial lump-sum payment is also available to help cover immediate expenses.</li> <li>Initial lump-sum and installment amounts will be adjusted when policy changes are made.</li> <li>Available only at policy issue and at no additional cost.</li> </ul>
<b>Terminal illness accelerated death benefit endorsement</b>	<ul style="list-style-type: none"> <li>Included in the policy at no extra charge, this benefit can accelerate up to 60% of the policy's death benefit, or \$1 million, whichever is less, when death is expected within six months.</li> <li>While there is no cost for this benefit, the death benefit is reduced by the amount paid plus accumulated interest at a rate specified in the endorsement. In addition, there is an administrative charge at the time a claim is made.</li> </ul>

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE.

**All payments and product guarantees are backed by the financial strength and claims-paying ability of PLICO.**

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Protective Classic Choice (TL-21) is a term life insurance policy issued by PLICO, located in Omaha, NE. Policy form numbers, product features, and availability may vary by state. Consult the policy for benefits, riders, limitations, and exclusions. Subject to underwriting. 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.

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Investment and insurance products are:	<ul style="list-style-type: none"> <li>Not FDIC insured</li> <li>Not insured by any federal government agency</li> <li>Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates</li> <li>Subject to investment risks, including possible loss of the principal amount invested</li> </ul>
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