



Protective® Classic Choice term

# Meet clients' business and personal needs with this buy-sell strategy

Funding a buy-sell agreement with a term insurance solution could deliver more for business clients than you think. A strategy using Protective Classic Choice term with the Conversion Choice<sup>SM</sup> rider and ExtendCare<sup>SM</sup> helps you meet business needs now — and individual needs after the agreement ends.

## Deliver cost-effective protection during buy-sell agreement period

Protective Classic Choice term keeps costs down for the business during the buy-sell agreement period. Here's what annual premiums could look like for two business owners, each insured with a \$3 million death benefit:

### Business owner 1

- Male, 55 years old
- Standard non-tobacco
- 15-year term period

**\$12,557.18 annual premium**

### Business owner 2

- Male, 48 years old
- Preferred non-tobacco
- 20-year term period

**\$5,609.30 annual premium**



## Offer flexible, individual protection after buy-sell agreement ends

Use the Conversion Choice rider with ExtendCare to help meet personal protection needs once an owner moves on from the business. The combination of these optional features gives clients:



More time to convert to a broader range of permanent solutions from Protective — without underwriting or a medical exam



Access to chronic illness protection when they convert to a permanent policy and add the ExtendCare rider — without underwriting or a medical exam



**Connect with your Protective representative to put this strategy into action for your business clients.**

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