

# Protect what matters today and prepare for the future

## Protective® Classic Choice term and Conversion Choice<sup>SM</sup> rider with ExtendCare<sup>SM</sup>

Up to 70% of people turning age 65 will develop a severe long-term care need in their lifetime.<sup>1</sup> While the financial impact of a chronic illness might not be top of mind today, you can secure affordable protection now while preparing for this possibility.

When added to Protective Classic Choice term, the Conversion Choice rider with ExtendCare can be a more flexible and lower cost alternative to purchasing permanent coverage now. The rider gives you 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.

### See how it works



#### Jonathan | Age 50

- Needs \$500,000 in coverage for 20 years
- May need permanent coverage in the future
- Concerned his health may decline, making it more difficult to get coverage later

Jonathan purchases a Protective Classic Choice term policy and adds the Conversion Choice rider with ExtendCare. For a small extra cost, he is better prepared for his future protection needs.

<p><b>Protective Classic Choice term*</b></p>	<ul style="list-style-type: none"> <li>• \$500,000 in protection for 20 years</li> </ul>	<p><b>\$128.39</b> per month</p>
<p><b>Protective Classic Choice term and Conversion Choice rider with ExtendCare</b></p>	<ul style="list-style-type: none"> <li>• \$500,000 in protection for 20 years</li> <li>• Easy conversion to more permanent solution options from Protective, up to 18 years or age 70**</li> <li>• No additional underwriting or medical exams</li> <li>• Access to accelerated death benefit to cover chronic illness costs upon conversion</li> </ul>	<p><b>\$153.04</b> per month</p>
<p>Assumes standard, non-tobacco rate class.          *Base policy includes options to convert to the broader range of Protective permanent products for up to five years with additional restrictions.          **Convert up to two years prior to the end of the term period, not to exceed 18 years, or age 70.</p>		<p><b>Only \$24.65 more per month!</b></p>



Talk to your financial professional to learn more and get a personalized quote.



<sup>1</sup> 100 Must-Know Statistics About Long-Term Care: 2023 Edition, Morningstar

Protective refers Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective Classic Choice (TL-21) is a term life insurance policy issued by PLICO in all states except New York where it is issued under form (TL-21-NY) by PLAIC. 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.

Protective is a registered trademark and Classic Choice is a trademark.

PLC.5546569 (03.24)

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value