



Protective® Classic Choice term and Conversion ChoiceSM rider with ExtendCareSM

Offer a solution that evolves with clients' needs

Up to 70% of people turning age 65 will develop a severe long-term care need in their lifetime.¹ Offer clients affordable coverage today and empower them to prepare for tomorrow with Protective Classic Choice term life insurance. Adding the Conversion Choice rider with ExtendCare unlocks a seamless path to permanent coverage and provides the flexibility to manage potential chronic illness costs down the road.

The challenge: Balance today's budget and tomorrow's concerns



Jonathan
Age: 50

- Budget is top of mind
- 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

The solution: Cost-effective protection with flexibility

Jonathan's financial professional recommends Protective Classic Choice term and Conversion Choice rider with ExtendCare. For a small extra cost, he is better prepared for future protection needs.

Protective Classic Choice term*	\$128.39 per month
\$500,000 in protection for 20 years	
Protective Classic Choice term and Conversion Choice rider with ExtendCare	\$153.04 per month
\$500,000 in protection for 20 years	
+ Easy conversion to more permanent solution options from Protective, up to 18 years or age 70**	Only \$24.65 more per month!
+ No additional underwriting or medical exams	
+ Access to accelerated death benefit to cover chronic illness costs upon conversion	

The takeaway

This strategy reinforces your role as a trusted resource for protection solutions and keeps permanent coverage options open for term clients — no additional underwriting or medical exams required.

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.

¹ 100 Must-Know Statistics About Long-Term Care: 2023 Edition, Morningstar.

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