



## At a glance

# Protective® Classic Choice term

Consider this solution for customers who want streamlined, inexpensive protection for a specific period of time with an easy-to-understand policy. Coverage is available for 10-, 15-, 20-, 25-, 30-, 35- and 40-year periods.

The death benefit is guaranteed for the term period a customer selects and the premium will remain the same throughout their selected term period. If a customer decides to keep their policy after the initial term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.

## The essentials

<b>Issue ages and underwriting classes</b>	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>
<b>Minimum face amount</b>	\$100,000
<b>Face amount bands</b>	The rate per \$1,000 of face amount decreases as customers 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>
<b>Expiry age</b>	Customers may renew their policy to a maximum age of 95.
<b>Conversion options</b>	Customers can convert their policies during years 1-5 to the following products: <ul style="list-style-type: none"><li>• Protective® Advantage Choice<sup>SM</sup> UL</li><li>• Protective® Indexed Choice<sup>SM</sup> UL</li><li>• Protective® Lifetime Assurance UL</li><li>• Protective® Strategic Objectives II VUL</li></ul> The following conversion option will be available for all eligible policy years: <ul style="list-style-type: none"><li>• Protective® Non-Participating Whole Life</li></ul> <i>Product availability may vary at the time of conversion. Please refer to the Allstate conversion guide for additional information. Conversion option expires at the policy anniversary nearest the insured's 70th birthday.</i>
<b>Policy fee</b>	\$65

## Policy lapses

<b>Grace period</b>	If a customer 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.
---------------------	--

<sup>1</sup> Grace period is 61 days in California.

## Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.

Protective refers to Protective Life Insurance Company.

## 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 ages 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 ages 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 customers 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 ages 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 customer becomes disabled. There is a six-month waiting period before the waiver benefit takes effect.</li> <li>• Applicants ages 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 customers 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® is a registered trademark of Protective Life Insurance Company (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, located in Nashville, TN. 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 of PLICO.

PLAG.2659983 (03.24)

Not FDIC/NCUA Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured By Any Federal Government Agency		Not a Deposit

**For Financial Professional Use Only. Not for Use With Consumers.**