



At a glance

Protective® Classic Choice term

Consider this solution if you have 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 customers select and the premium will remain the same throughout their selected term period. If customers decide 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

Issue ages and underwriting classes	Select Preferred, Preferred, Non-Tobacco, Tobacco <ul style="list-style-type: none">• 10-year plan: 18-80 (18-75 for tobacco)• 15-year plan: 18-75 (18-68 for tobacco)• 20-year plan: 18-70 (18-62 for tobacco)• 25-year plan: 18-60 (18-52 for tobacco)• 30-year plan: 18-58 (18-43 for tobacco)• 35-year plan: 18-50 (18-40 for tobacco)• 40-year plan: 18-45 (18-40 for tobacco)
Minimum face amount	\$100,000
Face amount bands	The rate per \$1,000 of face amount decreases as customers purchase greater amounts of life insurance. <ul style="list-style-type: none">• Band 1: \$100,000-\$249,999• Band 2: \$250,000-\$499,999• Band 3: \$500,000-\$999,999• Band 4: \$1,000,000+
Expiry age	You may renew your policy to a maximum age of 95.
Conversion options	Customers will be able to convert their policies during years 1-5 to the following products: <ul style="list-style-type: none">• Protective Indexed ChoiceSM UL• Protective® Lifetime Assurance UL <i>Product availability may vary at the time of conversion. Please refer to the Products Available for Conversion Guide for additional information. Conversion option expires at the policy anniversary nearest the insured's 70th birthday.</i>
Policy fee	\$65

Policy lapses

Grace period	If a customer is unable to pay their premium on time, their policy will remain in-force (valid) for a grace period of 31 days. ¹ 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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Additional information on next page.

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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.

Accidental Death Benefit Rider	<ul style="list-style-type: none"> • Provides coverage that pays an additional death benefit, if death results from an accident. • 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. • Maximum substandard rating: Table 4 or \$10 flat extra
Children's Term Life Insurance Rider	<ul style="list-style-type: none"> • 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. • 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 Life for up to five times the amount of the Children's Term Life Insurance Rider coverage. • Applicants ages 18-64 are eligible for the rider for their children. Coverage expires at the base insured's age of 75. • Maximum substandard rating: Table 4 or \$10 flat extra (base insured), Table 2 (child)
Waiver of Premium Rider	<ul style="list-style-type: none"> • Waives premiums if a customer becomes disabled. There is a six-month waiting period before the waiver benefit takes effect. • Applicants ages 18-55 (not to exceed issue age of base insured) are eligible for the rider. Coverage expires at age 65. • Maximum face amount: \$3,000,000 • Maximum substandard rating: Table 4 or \$10 flat extra
Income Provider Option Endorsement	<ul style="list-style-type: none"> • Allows customers to select a guaranteed monthly or annual income stream for the death benefit payout, of up to 30 years. • Initial lump-sum payment is also available to help cover immediate expenses. • Initial lump-sum and installment amounts will be adjusted when policy changes are made. • Available only at policy issue and at no additional cost.
Terminal Illness Accelerated Death Benefit Endorsement	<ul style="list-style-type: none"> • 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. • 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.

¹ Grace period is 61 days in California.

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Protective and Protective Life refer to Protective Life Insurance Company (PLICO).

Protective Classic Choice (TL-21) is a term life insurance policy issued by Protective Life Insurance Company, 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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability Protective Life Insurance Company.

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