



Quick facts

# Protective Series Passport<sup>SM</sup> simplified issue term

|                                      |  |                    |                      |                    |
|--------------------------------------|--|--------------------|----------------------|--------------------|
| <b>Offered by</b>                    | Protective Life Insurance Company and Protective Life and Annuity Insurance Company.   |                    |                      |                    |
| <b>Guarantees</b>                    | <b>Death benefit</b><br>Level premiums for duration of level premium period. Protective Series Passport <sup>SM</sup> simplified issue term offers life insurance coverage for a specific period of time, allowing for coverage at an affordable premium. Premiums remain level for the duration of the level premium term period. Based on issue ages and face amount selected. |                    |                      |                    |
| <b>Process type</b>                  | Simplified issue   |                    |                      |                    |
| <b>Face amount</b>                   | \$50,000 <sup>1,2</sup> -\$250,000   |                    |                      |                    |
| <b>Plans</b>                         | <b>Passport 10</b>   | <b>Passport 15</b> | <b>Passport 20</b>   | <b>Passport 30</b> |
| <b>Level premium years</b>           | 10   | 15                 | 20                   | 30                 |
| <b>Issue ages</b>                    | 18-50  | 18-50              | 18-50                | 18-50              |
| <b>Guaranteed conversion feature</b> | All plans are convertible through the policy years stated below, to the standard Protective Non-Participating Whole Life product, without evidence of insurability.  |                    |                      |                    |
| <b>Conversion expiration</b>         | <b>5</b>   | <b>10</b>          | <b>15</b>            | <b>25</b>          |
| <b>Minimum premium</b>               | Annual<br>\$120.00   | Semi<br>\$62.40    | Quarterly<br>\$31.80 | EFT<br>\$10.80     |
| <b>Policy fee</b>                    | \$75   |                    |                      |                    |
| <b>Rating class</b>                  | <ul style="list-style-type: none"> <li>• Simplified Issue Preferred non-tobacco</li> <li>• Simplified Issue Preferred tobacco</li> <li>• Simplified Issue Standard non-tobacco</li> <li>• Simplified Issue Standard tobacco</li> </ul>   |                    |                      |                    |

<sup>1</sup> May vary by state.

<sup>2</sup> Must meet current minimum premium guidelines and minimum face amounts.

### Customize coverage with the following riders

|   |   |
|---|---|
| <b>Waiver of premium<sup>3</sup></b>              | Available for issue ages 18 to 50. Payable if insured is unable to perform own occupation for two years following disability, and any occupation insured is reasonably suited for thereafter. Subject to rider terms and conditions.  |
| <b>Accidental death<sup>4</sup></b>               | Maximum is lesser of face amount of base policy and \$250,000. Issue ages are 18 to 50.   |
| <b>Children's term life insurance<sup>5</sup></b> | <b>Minimum \$1,000 Maximum \$25,000</b> ; base insured issue ages 18 to 50.   |
| <b>Accelerated death benefit<sup>6</sup></b>      | This benefit will be added to the contract at no additional charge unless the contract owner declines it at time of application. Owner can elect to accelerate up to 85% (87% in FL) of the death benefit (\$250,000 maximum) if the insured has a terminal condition with less than 24 months (12 in FL) to live. The Death Benefit remaining after a benefit payment under this endorsement must be at least 10% of the Benefit Base. |

### Qualifying information: (Question 13)

|  |   |
|--|---|
| <b>A</b>   | Proposed insured Height (ft, in) _____ Weight (lbs) _____   |
| <b>B</b>   | In the last 6 months, has the proposed insured been medically advised to have any surgery, hospitalization, treatment or test that was not completed, excluding those tests related to the Human Immunodeficiency Virus (AIDS Virus)?   |
| <b>C</b>   | Has the proposed insured ever used any form of tobacco or nicotine products?  |
| <b>Has the proposed insured been diagnosed with or treated within the past 10 years by a licensed member of the medical profession for any of the following diseases or illnesses:</b> |   |
| <b>D</b>   | Chest pain, heart attack, high blood pressure, high cholesterol, heart murmur, irregular heartbeat, pacemaker, stroke, mini-stroke, heart valve disease, aneurysm, peripheral vascular disease, carotid artery disease or any other disease of the heart or circulatory system? |
| <b>E</b>   | Diabetes, pre-diabetes, glucose intolerance, or metabolic syndrome?   |
| <b>F</b>   | Cancer, tumor, leukemia, lymphoma or melanoma, other than basal cell skin cancer?   |
| <b>G</b>   | Emphysema, chronic obstructive pulmonary disease (COPD), chronic bronchitis, asthma, pulmonary embolism or any other disease of the respiratory system?   |
| <b>H</b>   | Ulcerative colitis, Crohn's disease, hepatitis, kidney dialysis or any other disease of the digestive or urinary systems?   |
| <b>I</b>   | Seizures, paralysis, amputation, fainting, muscle weakness, Parkinson's disease, cerebral palsy, multiple sclerosis, Alzheimer's disease, dementia or any other disease of the brain or nervous system?   |
| <b>J</b>   | Lupus, anemia, blood clots, infection with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS) or any other disease of blood or immune system?  |
| <b>K</b>   | Major depression, bipolar disorder, schizophrenia, or alcohol or drug dependency or abuse?  |

<sup>3</sup> Terminates at attained age of 65, unless benefits are being paid.

<sup>4</sup> Terminates at attained age 65.

<sup>5</sup> Terminates at earlier of the youngest child attaining age 25 and insured's attained age 75.

<sup>6</sup> This benefit will be added to the contract at no additional charge. A minimum on 10% of the benefit base must remain in force after the accelerated payment is made. An acceleration charge is added to the accelerated payment to determine the Total accelerated amount, which will reduce the death benefit by an amount greater than the accelerated payment. Receipt of the accelerated death benefit may affect eligibility for public assistance programs. Contract owners should consult their tax advisor regarding any tax implications. Subject to minimums and maximums, consult your policy for details. Availability and features may vary by state.

**Qualifying information: (question 13) continued**

| Has the proposed insured: |  |
|---------------------------|--|
| <b>L</b>                  | Collected or applied for disability or workers compensation benefits in the past 12 months?  |
| <b>M</b>                  | Within the past 3 years, engaged in, or plan to engage within the next 2 years in flying as a pilot, student pilot or crew member? (If "Yes," please complete Aviation Questionnaire.) |
| <b>N</b>                  | Within the past 5 years, had license suspended or revoked or been convicted of reckless driving or driving under the influence of alcohol or drugs (DUI)?                              |
| <b>O</b>                  | Within the past 5 years, used or been convicted of using illegal drugs, used prescription drugs other than directed, been convicted of a felony, or been on probation or parole?       |
| <b>P</b>                  | Ever had any application for life or health insurance declined, postponed or approved other than as applied for?   |

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN and Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. All payments and guarantees are subject to the claims-paying ability of the issuing company.

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Protective Series Passport (ICC18-TL22/TL-22) is a term life insurance policy issued by PLICO in all states except New York where it is issued under (TL-22-NY 8-18) by PLAIC. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex.

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