



Product Guide

PROTECTIVE® CLASSIC CHOICE TERM Life insurance

INVESTMENT
AND INSURANCE
PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



Protect the life you've created with simple, affordable coverage

You want to protect your family and take care of those you love. To face the future with more confidence and security, you need a supportive protector by your side and solutions that fit your life.

That's where we come in. We offer life insurance coverage that provides financial security to your loved ones and helps safeguard the life you've created should something happen to you. The protection you deserve is accessible with Protective® Classic Choice term, a simple and affordable life insurance policy that's easy to understand and designed to fit your life.

Term life insurance: Protection that fits in your budget

Term life insurance is generally a budget-friendly option that's designed to provide death benefit protection for a set period of time.

Term insurance is a good option if you:



Have a limited budget



Have a family with young children



Want to supplement an existing life insurance policy

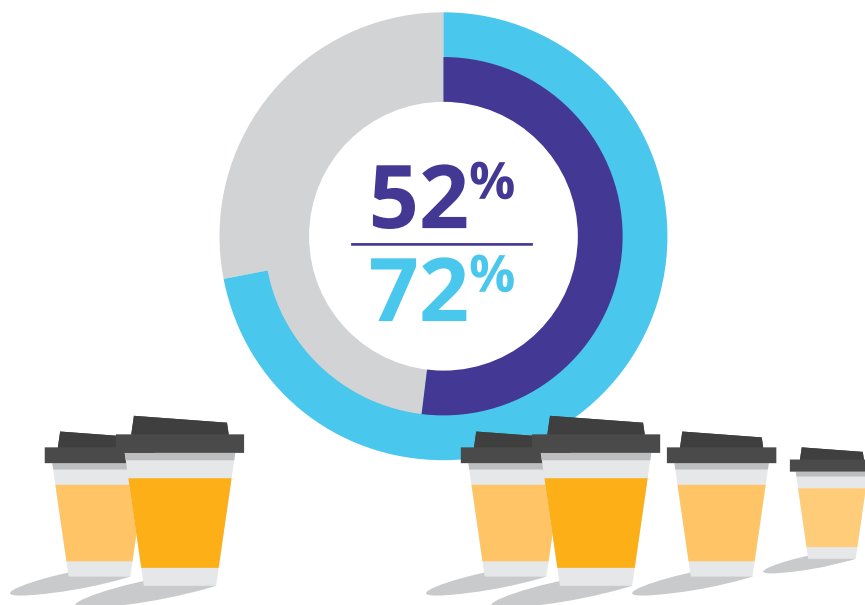


Have short-term financial needs

Life insurance might be more affordable than you think

One of the most common myths about life insurance is around the cost. Concerns that it's too expensive kept 52% of consumers from buying life insurance, and more than 72% of consumers overestimate the cost of basic term life insurance.*

For instance, a 30-year-old could buy a 30-year term policy for less than \$25 per month.** That's about 6 cups of gourmet coffee.



* LIMRA and LIFE Happens 2024 Insurance Barometer Study.

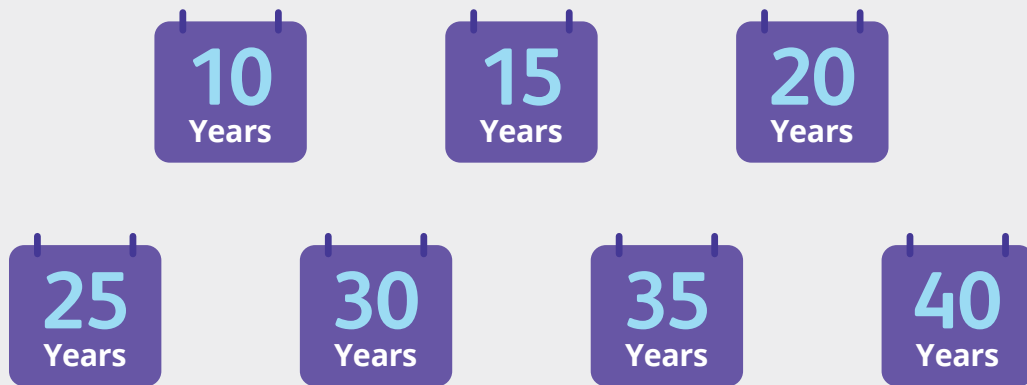
** Protective Classic Choice term policy, 30-year guarantee, Preferred Non-Tobacco, \$250,000 death benefit. Premiums increase annually after the initial guaranteed premium period.

Get the protection you need — today and tomorrow

Make the most of your term life insurance with affordable coverage designed for your life right now, plus the flexibility to adjust as your needs evolve over time.

Coverage that works for your life right now

With Protective Classic Choice term, you can choose the amount and length of coverage that works best for your goals — whether you're protecting your family, your home or your future. Select from a variety of term periods to find the right fit.



Flexibility to prepare for whatever comes next

Life can be unpredictable — but you can stay prepared. With the optional Conversion ChoiceSM rider and ExtendCareSM benefit, you can convert your term policy to permanent coverage and manage the impact of future health-related expenses. Give yourself the flexibility to adjust to life's changes with:



Longer conversion periods for a broader range of Protective permanent products



Added protection for chronic illness expenses upon conversion



No additional medical exams or underwriting needed

Guaranteed protection to cover everyday expenses and future goals

The death benefit on your policy will be guaranteed and you'll have the same recurring payment (known as a "premium") each year during your term period. If you decide to keep your policy after the term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.

The death benefit from your policy can help cover:



Funeral expenses



Mortgage and car payments



College tuition



Outstanding debts



Household expenses



Weddings

What you should know when you apply

When you apply for a Protective Classic Choice term policy, you are classified in an underwriting category (Select Preferred, Preferred, Non-Tobacco or Tobacco). These categories are based on current health and medical history and determine your policy rates. Each initial level benefit period also has issue age restrictions. Some applications may qualify for accelerated underwriting with no medical exam.

The minimum policy face amount (death benefit) is \$100,000; there is no set maximum face amount. This applies to all issue ages and all underwriting classes.

10-year plan	18-80 (18-75 for tobacco class)
15-year plan	18-75 (18-68 for tobacco class)
20-year plan	18-70 (18-62 for tobacco class)
25-year plan	18-60 (18-52 for tobacco class)
30-year plan	18-58 (18-43 for tobacco class)
35-year plan	18-50 (18-40 for tobacco class)
40-year plan	18-45 (18-40 for tobacco class)

What's next?

If you decide that Protective Classic Choice term is the right fit for you, we'll help you apply for and secure coverage in five steps.

- 1 Your financial professional will have some forms for you to sign and might need to ask a few questions about your personal history for the application.

- 2 For policies with face amounts over \$1 million, a medical professional will contact you to schedule a medical exam (usually done in your home).

- 3 Your application will be sent to us for the underwriting process.

- 4 After the application is approved, you will receive a copy of your policy and you should notify your beneficiaries.

- 5 By paying your premiums on time, you can take comfort that your loved ones will be protected.





Who we are

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and freedom. We've been protecting people for over 117 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

Protective refers to Protective Life Insurance Company (PLICO) located in Omaha, NE, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL. 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 Protective Life Insurance Company, located in Omaha, NE. Policy form numbers, product features, and availability may vary by state. Consult the policy benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period. Benefits adjusted for misstatement of age and sex. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Protective is a registered trademark and Classic Choice is a trademark of Protective Life Insurance Company.

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