Protective

Protective® Indexed Choice℠ UL

A powerful combination: Life insurance with chronic illness coverage

A life insurance policy can protect your loved ones when the unexpected happens, but what would happen if you developed a chronic illness while you're still alive?

Our blended solution — Protective Indexed Choice℠ UL with the ExtendCare℠ Rider — is specifically built to help protect you and your loved ones. This powerful combination provides death benefit protection, cash value accumulation potential and eases the costs of chronic illness.

Combined benefits

Indexed Choice UL

- Guaranteed death benefit
- Cash value potential
- Protection against market loss with a 0% floor

ExtendCare Rider

- Accelerate part of your death benefit for chronic illness care
- No need to submit bills or receipts
- Unused death benefit remains available for loved ones

See how Protective's blended solution compares to a standalone policy:

Indexed Choice UL		Indexed Choice UL with ExtendCare	
Annual premium $27,902	Guaranteed to age 88	Annual premium $27,902	Guaranteed to age 85
Cash value potential with an 8.0% cap rate		Cash value potential with an 8.0% cap rate	
		Chronic illness protection: $12,600/month; 90-day waiting period	

Assumes Male, Age 55, Standard, $2,000,000 Death Benefit, $1 cash solve to age 121, Max illustrated rate of 5.21%

Additional information on next page.

Protective and Protective Life refer to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

While using ExtendCare benefits, you won't be required to pay premiums or policy expenses, and after three years of chronic illness, all premiums and expenses are permanently waived.

That means for the same premium, you can add a key rider to your life insurance policy to help relieve some of the financial burden if you were to develop a chronic illness, and still be covered beyond life expectancy.

Let's talk about how Protective Indexed Choice UL with ExtendCare may be the right fit for you.

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

Protective Indexed Choice UL (UL-27) is a flexible premium universal life insurance policy issued by PLICO and PLAIC. Policy form numbers, product features and availability may vary by state. Consult policies 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.

Protective Indexed Choice UL is not a security investment and is not an investment in the market. Clients should be provided with costs and complete details about the terms, conditions, limitations or exclusions that apply to this policy.

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Consumers should consult with their legal or tax advisor regarding their individual situation before making any tax-related decisions. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

ExtendCare falls under IRC Sec.101(g) Accelerated Death Benefit guidelines and does not fall under health regulations. This differentiation could affect eligibility for public assistance programs such as Medicaid, Supplemental Income or others. Purchasers should consult a qualified advisor along with legal or tax advisor to determine if the rider will affect their initial or continued eligibility for public assistance programs or other tax-related decisions.

ExtendCare (ICC16-L638/L638 12-16) is issued by PLICO and PLAIC. Subject to underwriting and up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Consult policy for benefits, riders, limitations and exclusions. Policy form numbers, product features and availability may vary by state.

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Not Insured By Any Federal Government Agency		May Lose Value