

Protective[®] Classic Choice Term

AT-A-GLANCE

THE ESSENTIALS

The Fit	<p>Consider this solution if you want streamlined, inexpensive protection for a specific period of time with an easy-to-understand policy. Coverage is available with Protective Classic Choice term for 10, 15, 20, 25 and 30-year periods.</p> <p>The death benefit is guaranteed for that time period and your premium will remain the same throughout your selected term period. If you decide to keep your policy after the initial term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.</p>
Issue Ages & Underwriting Classes	<p>Select Preferred, Preferred, Non-Tobacco, Tobacco</p> <ul style="list-style-type: none">• 10-year plan: 18 – 75• 15-year plan: 18 – 70 (18 – 68 for tobacco)• 20-year plan: 18 – 65 (18 – 62 for tobacco)• 25-year plan: 18 – 55 (18 – 52 for tobacco)• 30-year plan: 18 – 52 (18 – 43 for tobacco)
Minimum Face Amount	\$100,000
Face Amount Bands	<p>The rate per \$1,000 of face amount decreases as you purchase greater amounts of life insurance.</p> <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 90.

POLICY INFORMATION

Annual Report	You will be sent a personalized report following each policy anniversary showing the status of premium payments.
The Policy	The policy form, including all endorsements, will provide information regarding benefits provided, premium payments, charges, determination of values, and other provisions and charges.

POLICY LAPSES

Grace Period	IF you are unable to pay your premium on time, your 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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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 your death results from an accident. • Applicants ages 18 – 60 are eligible for the rider, with coverage and premiums ending at age 65. Your additional coverage can range from \$1,000 to \$250,000. Coverage expires at age 65. • Maximum substandard rating: Table 4
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 prior to 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 (base insured), Table 2 (child)
Terminal Illness Accelerated Death Benefit Endorsement	<ul style="list-style-type: none"> • Included in your 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, your 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.
Waiver of Premium Rider	<ul style="list-style-type: none"> • Waives premiums if you become 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 60. • Maximum substandard rating: Table 4

¹ Grace period is 61 days in California.

Protective Classic Choice Term, policy form number ICC16-TL 21/TL-21, and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company, Birmingham, AL. 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 of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.



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