

# Protective® Classic Choice Term Protective Custom Choice<sup>SM</sup> UL

SHORT-TERM SOLUTIONS

LIFE INSURANCE DESIGNED TO STAND THE TEST OF LIFE



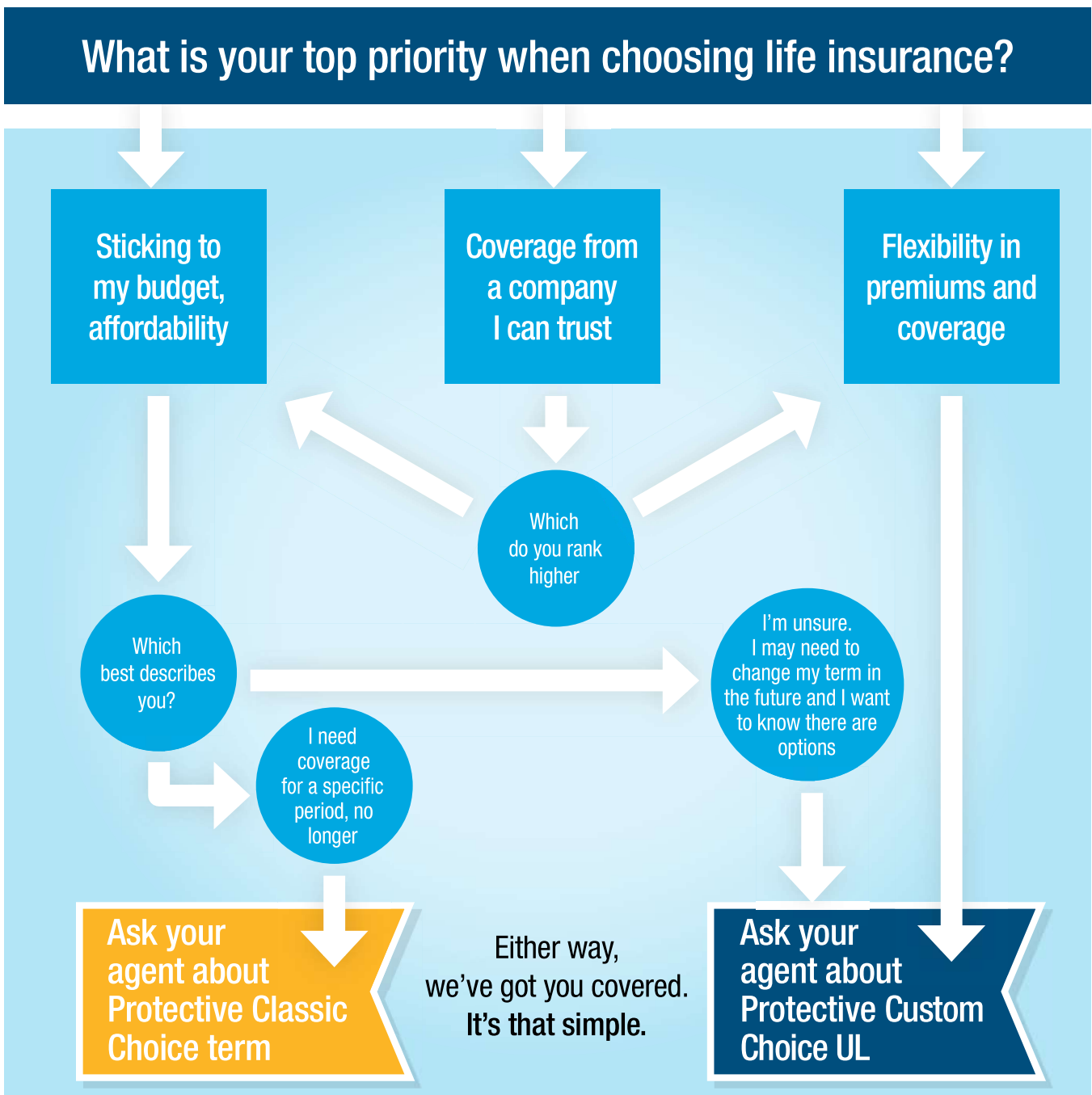
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# Classic or Custom?

## Deciding between two solid Choices.

Built with our customers in mind, Protective Life offers two solid short-term solutions: **Protective® Classic Choice Term** and **Protective Custom Choice<sup>SM</sup> UL**. How do you know which is right for you? Follow the path below to find out.



## Learn more about these two short-term solutions from Protective Life.

### PROTECTIVE CLASSIC CHOICE TERM

Streamlined, affordable coverage for today's needs. It's that simple.

<b>Who should consider this policy?</b>	Those seeking most affordable coverage to cover immediate needs, for a specified period of time.
<b>Policy type</b>	Term
<b>Short term options</b> The following terms are available on these policies.	10, 15, 20, 25, 30 years
<b>Issue ages and risk classes</b>	<p>Select Preferred, Preferred, Non-Tobacco, Tobacco</p> <ul style="list-style-type: none"> <li>• 10-year plan: ages 18-75</li> <li>• 15-year plan: ages 18-70 (18-68 for tobacco)</li> <li>• 20-year plan: ages 18-65 (18-62 for tobacco)</li> <li>• 25-year plan: ages 18-55 (18-52 for tobacco)</li> <li>• 30-year plan: ages 18-52 (18-43 for tobacco)</li> </ul>
<b>What happens at the end of the term?</b>	With Protective Classic Choice term, at the end of your term, your coverage ends, unless you choose to extend. If you want to extend your coverage, your death benefit will remain level, but your premiums will increase.
<b>Grace Period</b> For times when you may have a late payment, we allow the following number of days after the premium due date to make your payment and keep your policy in-force.	31 Days (61 days in California)
<b>Conversion Options</b> (Product availability may vary at the time of conversion.)	<p>You will be able to convert your policy during years 2 through 5 to the following products:</p> <ul style="list-style-type: none"> <li>• Protective Advantage Choice UL</li> <li>• Protective Indexed Choice UL</li> <li>• Protective Investors Choice VUL</li> <li>• Protective ProClassic UL</li> <li>• Protective Non-Par Whole Life</li> <li>• Protective Strategic Objectives VUL</li> </ul> <p>You will have the following conversion options after year 5:</p> <ul style="list-style-type: none"> <li>• Protective ProClassic UL</li> <li>• Protective Non-Par Whole Life</li> </ul> <p>(for 10 Year Term: Up to 8 years, for 15 Year Term: Up to 13 years, and for 20, 25 and 30 Year Terms: Up to 18 years)</p>
<b>Riders and Endorsements</b> Options available to customize your coverage.	<ul style="list-style-type: none"> <li>• Accidental Death Benefit Riders</li> <li>• Children's Term Life Insurance Rider</li> <li>• Terminal Illness Accelerated Death Benefit Rider</li> <li>• Waiver of Premium Rider</li> </ul>
<b>Premium flexibility</b>	You will pay a level premium either monthly, quarterly, semi-annually or annually in order to maintain your coverage level.
<b>Maturity Age</b>	90
<b>Summing it up</b>	Protective Classic Choice term is for those who need to stick to a budget but want to make sure their loved ones are protected in case of death.

## PROTECTIVE CUSTOM CHOICE UNIVERSAL LIFE

Flexible, affordable protection that stands the test of life.

Those who want affordable coverage, but are interested in leaving options open for future coverage needs. They find conversion options and additional riders attractive and are willing to pay a little more in premium for that flexibility.

Universal Life

10, 15, 20, 25, 30 years

Select Preferred, Preferred, Non-Tobacco, Tobacco

- 10-year plan: ages 18-75
- 15-year plan: ages 18-70
- 20-year plan: ages 18-65 (18-63 for Tobacco)
- 25-year plan: ages 18-55 (18-55 for Tobacco)
- 30-year plan: ages 18-55 (18-43 for Tobacco)

With Protective Custom Choice UL, you can continue coverage past your term, keeping your same premium. Your death benefit will decrease post-term with your premiums remaining level.

61 Days

You will have the option to convert to and of the following options anytime in the first 20 policy years, up to age 70:

- Protective Advantage Choice UL
- Protective Indexed Choice UL
- Protective Investors Choice VUL
- Protective Non-Par Whole Life
- Protective ProClassic UL
- Protective Strategic Objectives VUL

- Income Provider Option
- Accidental Death Benefit Riders
- Terminal Illness Accelerated Death Benefit Rider
- Disability Benefit Rider
- Children's Term Life Insurance Rider

Premiums are flexible. Your agent can talk to you about how you can increase or decrease your premiums while keeping your policy in-force.

No stated maturity age. Premiums and charges discontinue at attained age 121.

Protective Custom Choice UL is for those who are looking for a budget-friendly protection solution, but also seek flexibility and options to plan for life's curve balls that may be down the road.

# The Protective Life Story

Committed to delivering what's promised, for more than 100 years and counting.

Other companies talk about values. But with us it's more than slogan. Our entire business model is based on our core principles: value, integrity and strength and stability. Simply put, we believe in doing the right thing—and do it every day.

We take it a step further with our products by taking the long view. We're careful about the promises we make—and make sure we deliver on them. It's how we build trust and relationships that last.

Protective Custom Choice UL (UL-22), a universal life insurance policy and Protective Classic Choice Term ( ICC16-TL21/TL-21), a level death benefit term insurance policy to age 90, are both 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. Protective is a registered trademark of Protective Life Insurance Company; all product names are trademarks of Protective Life Insurance Company.

[www.protective.com](http://www.protective.com)



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