Protective ℗℗

LIFE INSURANCE FOR SHORT-TERM NEEDS
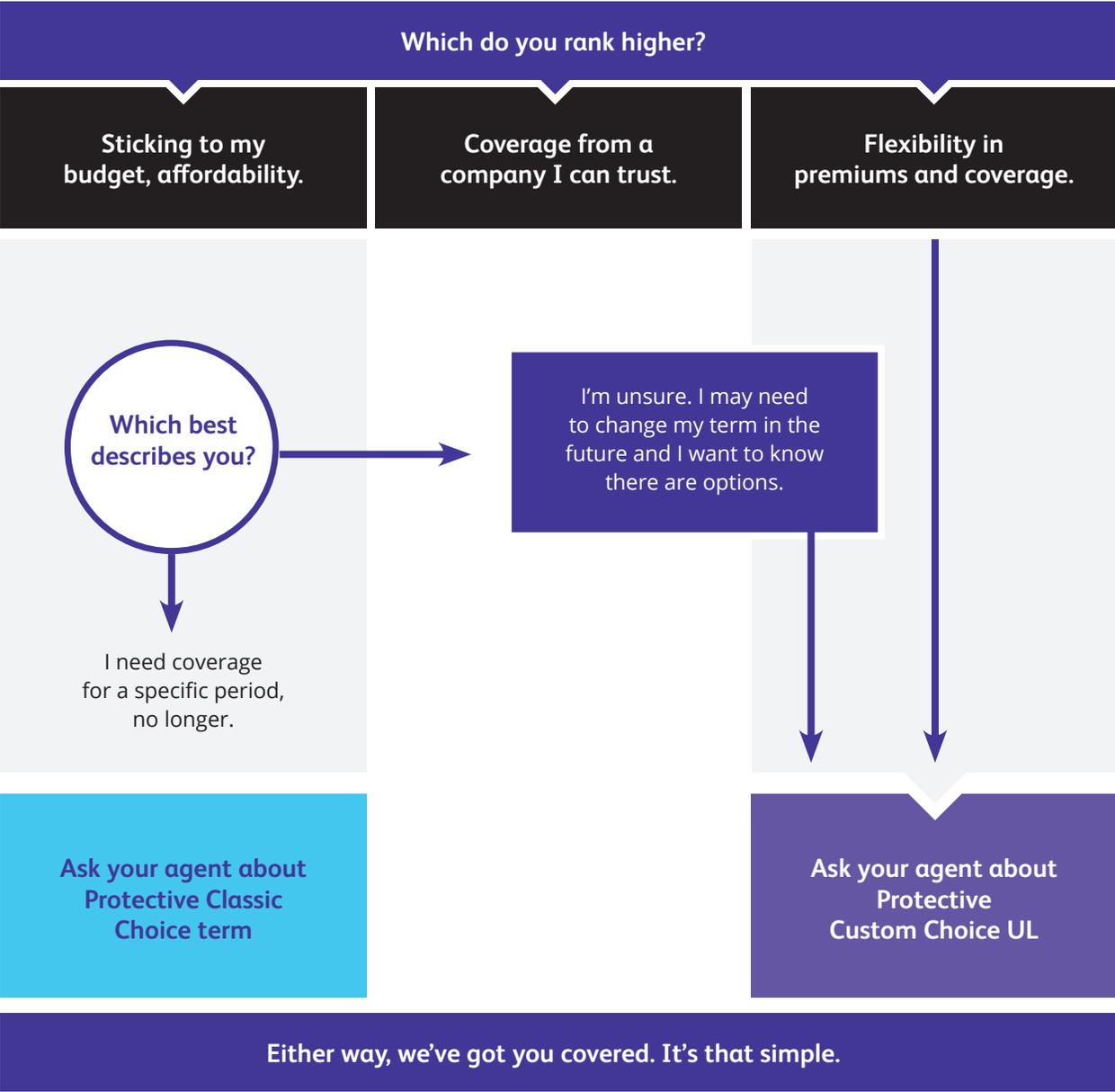
Deciding between two solid choices

We understand that one size doesn't fit all.

When it comes to life insurance coverage, you need solid choices that fit your specific needs. Maybe you're just starting your career and family, and need short-term protection with inexpensive premiums. Or, you might be looking for a bit more flexibility and coverage, without losing sight of your budget. Either way, we've got you covered. It's that simple.

Protective

Classic or custom?

Built with our customers in mind, Protective Life offers two short-term solutions: Protective® Classic Choice term and Protective Custom Choice^SM UL (10-30). How do you know which is right for you? Follow the path below to find out.

What is your top priority when choosing life insurance?

Which do you rank higher?

Sticking to my budget, affordability.	Coverage from a company I can trust.	Flexibility in premiums and coverage.

Which best describes you?

I'm unsure. I may need to change my term in the future and I want to know there are options.

I need coverage for a specific period, no longer.

Ask your agent about Protective Classic Choice term

Ask your agent about Protective Custom Choice UL

Either way, we've got you covered. It's that simple.

	Protective Classic Choice term: Streamlined, affordable coverage for today's needs.
Who should consider this policy?	Those seeking the most affordable coverage to cover immediate needs, for a specified period of time.
Policy type	Term
Short term options	The following terms are available on these policies: 10, 15, 20, 25, 30, 35, 40 years
Issue ages and risk classes	Select Preferred, Preferred, Non-Tobacco, Tobacco • 10-year plan: ages 18–75 • 15-year plan: ages 18–75 (18–68 for tobacco) • 20-year plan: ages 18–70 (18–62 for tobacco) • 25-year plan: ages 18–60 (18–52 for tobacco) • 30-year plan: ages 18–58 (18–43 for tobacco) • 35-year plan: ages 18–50 (18–40 for tobacco) • 40-year plan: ages 18–45 (18–40 for tobacco)
What happens at the end of the term?	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.
Grace period 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)
Conversion options (Product availability may vary at the time of conversion.)	You will be able to convert your policy during years 1 through 5 to the following products: • Protective Advantage Choice℠ UL • Protective Non-Par Whole Life • Protective® Strategic Objectives II VUL • Protective Indexed Choice℠ UL • Protective® Lifetime Assurance UL • ProClassic Legacy℠ UL • ProClassic II℠ UL You will have the following conversion options after year 5: • ProClassic Legacy • Protective Non-Par Whole Life (for 10-Year Term: Up to 8 years, for 15-Year Term: Up to 13 years, and for 20-, 25-, 30-, 35- and 40-Year Terms: Up to 18 years)
Riders and endorsements	Options available to customize your coverage: • Accidental Death Benefit Rider • Children's Term Life Insurance Rider • Terminal Illness Accelerated Death Benefit Rider • Income Provider Option • Waiver of Specified Premium
Premium flexibility	You will pay a level premium either monthly, quarterly, semi-annually or annually in order to maintain your coverage level.
Maturity age	95
Summing it up	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.
Who should consider this policy?	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.
Policy type	Universal Life
Short term options	The following terms are available on these policies: 10, 15, 20, 25, 30 years
Issue ages and risk classes	Select Preferred, Preferred, Non-Tobacco, Tobacco • 10-year plan: ages 18–75 • 25-year plan: ages 18–55 (18–52 for tobacco) • 15-year plan: ages 18–70 • 30-year plan: ages 18–55 (18–43 for tobacco) • 20-year plan: ages 18–65 (18–63 for tobacco)
What happens at the end of the term?	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.*
Grace period 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.	61 Days
Conversion options (Product availability may vary at the time of conversion.)	You will have the option to convert to any of the following options anytime in the first 20 policy years, up to age 70: • Protective Advantage Choice UL • Protective Indexed Choice UL • Protective Strategic Objectives II VUL • Protective Non-Par Whole Life • Protective Lifetime Assurance UL • ProClassic Legacy • ProClassic II UL
Riders and endorsements	• Accidental Death Benefit Rider • Income Provider Option • Children's Term Life Insurance Rider • Waiver of Specified Premium • Terminal Illness Accelerated Death Benefit Rider
Premium flexibility	Premiums are flexible. Your agent can talk to you about how you can increase or decrease your premiums while keeping your policy in force.
Maturity age	No stated maturity age. Premiums and charges discontinue at attained age 121.
Summing it up	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 curveballs that may be down the road.

* Premiums only remain level until the Death Benefit decreases to $10,000, after which premiums would start to increase.

Protective ᠁

We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

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

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