










# A life insurance income replacement plan with chronic illness coverage

Protective Indexed Choice UL is designed to provide guaranteed death benefit protection with cash value potential, but what if its value could stretch even further?

## TAKE A LOOK AT THE OPTIONS:

	Protective Indexed Choice UL	Protective Indexed Choice UL with ExtendCare <sup>SM</sup> Rider	Protective Indexed Choice UL with ExtendCare Rider and Income Provider Option
	 <b>\$15,223</b> Annual Premium	 <b>\$17,085</b> Annual Premium	 <b>\$16,708</b> Annual Premium
Cash Value			
Chronic Illness Protection			
Income Replacement Option			

## The Solution: Option C

By purchasing Protective Indexed Choice UL with the ExtendCare Rider **and** the Income Provider Option, you can have chronic illness\* protection while you're alive and provide a steady income stream to your family when you pass away. All without the additional cost of a separate long-term care policy.



Chronic Illness Protection While Living  
**\$12,000**/month, 90-day waiting period



Income Replacement Option  
**\$45,000**/year for 30 years for a total benefit amount of \$1,350,000

Assumes Male, Age 55, Standard,  
 \$1,000,000 Death Benefit, Guaranteed to age 100

Additional information on next page.

## Let's talk about how Protective Indexed Choice UL with ExtendCare and the Income Provider Option may be right for you.

\* Chronic illness is defined as being unable to perform at least two activities of daily living without assistance for at least 12 months or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment.

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 Protective Life Insurance Company, Nashville, TN. 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. In Montana, unisex rates apply.

**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 Protective Life Insurance Company (PLICO), located in Nashville, TN. 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. In Montana, unisex benefits and rates apply. Policy form numbers, product features and availability may vary by state.

Income Provider Option (ICC18-L641/L641 2-18) is an endorsement available only at issue on certain UL and VUL products issued by Protective Life Insurance Company (PLICO). Actual terms and conditions contained in the product policy and the endorsement govern benefits provided. Please see the endorsement for more detailed information. A portion of periodic payments may be reported as taxable income to the beneficiary. Consumers should consult their attorney or tax advisor regarding their individual situations. Income Provider Option may not be available in all states or on all currently-marketed UL products and state variations may apply.



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

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