

# 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<sup>SM</sup> UL with the ExtendCare<sup>SM</sup> 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



Chronic illness protection: **\$12,000**/month;  
90-day waiting period

Assumes Male, Age 55, Standard, \$2,000,000 Death Benefit  
Max Illustrated rate of 5.17%  
\$1 Cash Solve to age 121

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.

Additional information on next page.

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

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 a 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 and L630) 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.



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