

Protect what matters today and prepare for the future

Protective® Classic Choice term and Conversion ChoiceSM rider with ExtendCareSM

Up to 70% of people turning age 65 will develop a severe long-term care need in their lifetime.¹ While the financial impact of a chronic illness might not be top of mind today, you can secure affordable protection now while preparing for this possibility.

When added to Protective Classic Choice term, the Conversion Choice rider with ExtendCare can be a more flexible and lower cost alternative to purchasing permanent coverage now. The rider gives you more time to convert to a broader range of permanent solutions from Protective. Plus, you can access chronic illness protection upon conversion — no additional underwriting or medical exams required.

See how it works



Jonathan | Age 50

- Needs \$500,000 in coverage for 20 years
- May need permanent coverage in the future
- Concerned his health may decline, making it more difficult to get coverage later

Jonathan purchases a Protective Classic Choice term policy and adds the Conversion Choice rider with ExtendCare. For a small extra cost, he is better prepared for his future protection needs.

<p>Protective Classic Choice term*</p>	<ul style="list-style-type: none"> • \$500,000 in protection for 20 years 	<p>\$128.39 per month</p>
<p>Protective Classic Choice term and Conversion Choice rider with ExtendCare</p>	<ul style="list-style-type: none"> • \$500,000 in protection for 20 years • Easy conversion to more permanent solution options from Protective, up to 18 years or age 70** • No additional underwriting or medical exams • Access to accelerated death benefit to cover chronic illness costs upon conversion 	<p>\$153.04 per month</p>
<p>Assumes standard, non-tobacco rate class. *Base policy includes options to convert to the broader range of Protective permanent products for up to five years with additional restrictions. **Convert up to two years prior to the end of the term period, not to exceed 18 years, or age 70.</p>		<p>Only \$24.65 more per month!</p>



Talk to your financial professional to learn more and get a personalized quote.



¹ 100 Must-Know Statistics About Long-Term Care: 2023 Edition, Morningstar

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Not Insured By Any Federal Government Agency		May Lose Value