

# Life Insurance for Short-Term Needs

## Deciding Between Two Solid Choices



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

  
**Protective**  
Life Insurance Company  
Protect Tomorrow. Embrace Today.™



## We understand that one size doesn't fit all.

You need solid choices — that fit your specific needs — when it comes to life insurance coverage. Maybe you're just starting your career and family, and need short-term protection with inexpensive premiums.

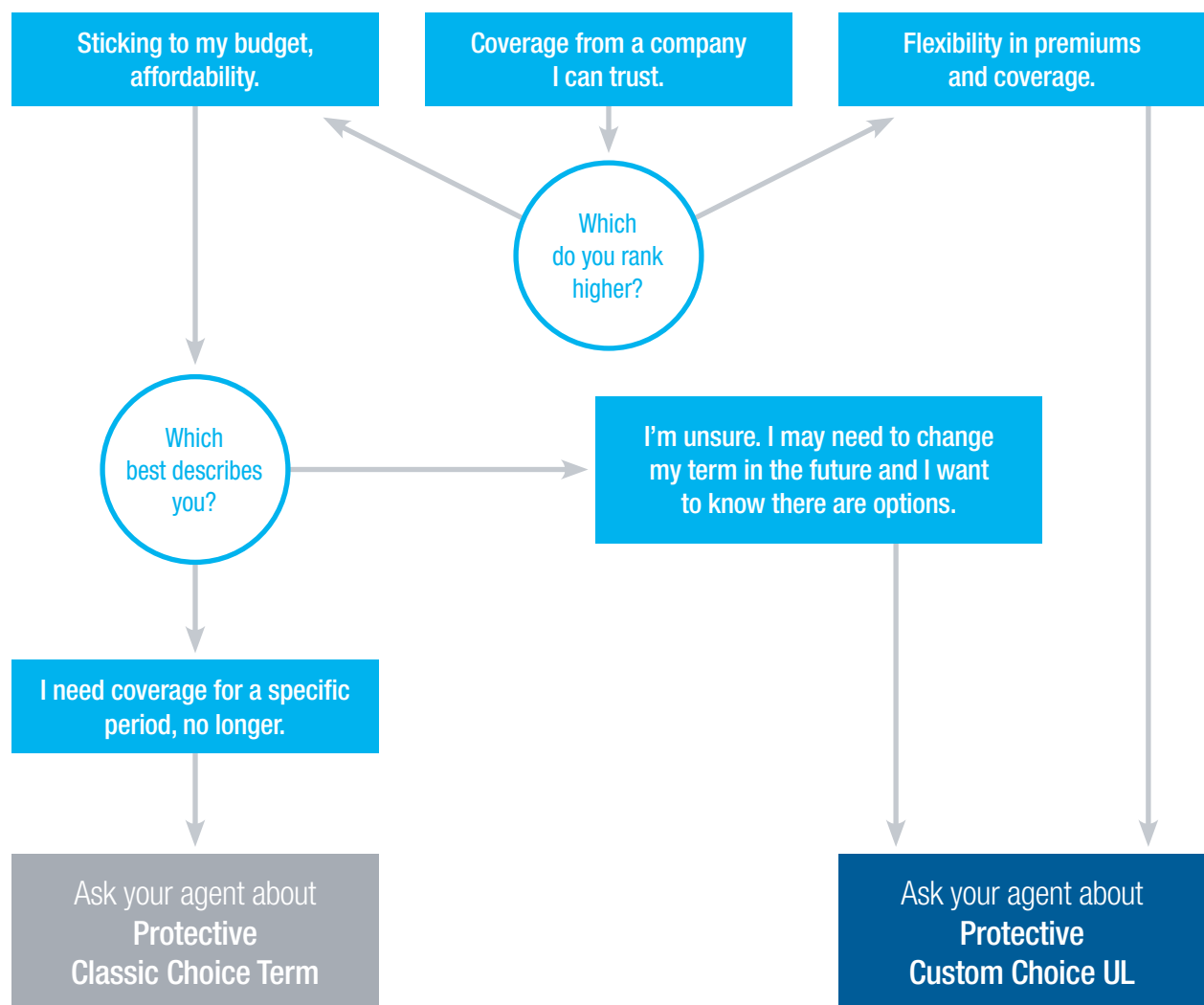
Or, you might be looking for a bit more flexibility and coverage, without losing sight of your budget.

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

## Classic or Custom?

Built with our customers in mind, Protective Life offers two short-term solutions: Protective® Classic Choice Term and Protective Custom Choice<sup>SM</sup> 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?



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**PROTECTIVE CLASSIC CHOICE TERM:**  
Streamlined, affordable coverage for today's needs.

Who should consider this policy?	Those seeking 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	<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 – 72 (18 – 68 for tobacco)</li> <li>• 20-year plan: ages 18 – 67 (18 – 62 for tobacco)</li> <li>• 25-year plan: ages 18 – 57 (18 – 52 for tobacco)</li> <li>• 30-year plan: ages 18 – 57 (18 – 43 for tobacco)</li> <li>• 35-year plan: ages 18 – 50 (18 – 40 for tobacco)</li> <li>• 40-year plan: ages 18 – 45 (18 – 40 for tobacco)</li> </ul>
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.)	<p>You will be able to convert your policy during years 1 through 5 to the following products:</p> <ul style="list-style-type: none"> <li>• Protective Advantage Choice UL</li> <li>• Protective Non-Par Whole Life</li> <li>• Protective Strategic Objectives II VUL</li> <li>• Protective Indexed Choice UL</li> <li>• Protective Lifetime Assurance UL</li> <li>• ProClassic Legacy</li> <li>• ProClassic II UL</li> </ul> <p>You will have the following conversion options after year 5:</p> <ul style="list-style-type: none"> <li>• ProClassic Legacy</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, 30, 35 and 40 Year Terms: Up to 18 years)</p>
Riders and endorsements Options available to customize your coverage.	<ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Children's Term Life Insurance Rider</li> <li>• Terminal Illness Accelerated Death Benefit Rider</li> <li>• Waiver of Premium Rider</li> <li>• Income Provider Option</li> </ul>
Premium flexibility	You will pay a level premium either monthly, quarterly, semi-annually or annually in order to maintain your coverage level.
Maturity age	90
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	<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</li> <li>• 20-year plan: ages 18 – 65 (18 – 63 for tobacco)</li> <li>• 25-year plan: ages 18 – 55 (18 – 52 for tobacco)</li> <li>• 30-year plan: ages 18 – 55 (18 – 43 for tobacco)</li> </ul>
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.)	<p>You will have the option to convert to any of the following options anytime in the first 20 policy years, up to age 70:</p> <ul style="list-style-type: none"> <li>• Protective Advantage Choice UL</li> <li>• Protective Indexed Choice UL</li> <li>• Protective Strategic Objectives II VUL</li> <li>• Protective Non-Par Whole Life</li> <li>• Protective Lifetime Assurance UL</li> <li>• ProClassic Legacy</li> <li>• ProClassic II UL</li> </ul>
Riders and endorsements Options available to customize your coverage.	<ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Children's Term Life Insurance Rider</li> <li>• Terminal Illness Accelerated Death Benefit Rider</li> <li>• Income Provider Option</li> <li>• Waiver of Specified Premium</li> </ul>
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 curve balls 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.



## The Protective Way

Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make — and make sure we deliver on them. It's how we continue to build trust and relationships that last.

Protective is a registered trademark of Protective Life Insurance Company and Custom Choice UL and Classic Choice Term is a trademark of Protective Life Insurance Company. 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, Brentwood, 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. 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.



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