Protective®

Protective® Lifetime Assurance Universal Life with ExtendCare℠ rider

Help secure clients' futures with lifetime coverage and chronic illness protection

Protective Lifetime Assurance Universal Life offers a reliable, low-cost solution tailored to meet the lifetime coverage needs of your clients and help secure their legacy. With the option to include the ExtendCare rider, they can also receive critical financial support in the event of a chronic illness.

How it works

Purchase Protective Lifetime Assurance UL with ExtendCare

If the insured **becomes chronically ill***, 100% of the policy's death benefit is available to help cover costs

Receive all ExtendCare benefit

or

Combination of ExtendCare & death benefit

If the insured **never develops a chronic illness**, the full death benefit is available for loved ones

Receive full death benefit

*As certified by a licensed physician. Please note that each ExtendCare payment will reduce the policy's death benefit.

An affordable solution

Adding the optional ExtendCare rider provides financial relief for chronic illness care by advancing 100% of the death benefit for a low additional cost. The following table illustrates monthly premiums for a $1 million policy for a Standard Non-Tobacco, Male with a no-lapse guarantee to age 100:

Age	Lifetime Assurance UL	Lifetime Assurance UL with ExtendCare	**Cost difference**
50	$904	$1,018	**$114**
55	$1,161	$1,314	**$153**
60	$1,511	$1,752	**$241**

Explore how Protective Lifetime Assurance UL with the optional ExtendCare rider can help your clients prepare for the future.

Contact your Protective representative to learn more.

Protective Life refers to Protective Life Insurance Company.

This is only a summary of ExtendCare benefits.

ExtendCare Form (L652 7-20/ICC20-L652) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see rider for more detailed information. Assumes medical and financial underwriting qualification at time of initial application.

Insurance products are issued by Protective Life Insurance Company, Nashville, TN. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and 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.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

The ExtendCare benefits are intended to be received on a tax-favored basis under Section 101(g) of the Internal Revenue Code. Once eligible for the benefit, policyholders will receive a monthly payment (not exceeding 5% of the base policy's death benefit amount or the current per diem equivalent) accelerated from their policy's death benefit. The ExtendCare rider is intended as a non-medical supplement. While long-term care riders pay temporary and permanent claims, policyholders with the ExtendCare rider will qualify for accelerated monthly benefits after being certified by a licensed healthcare practitioner as chronically ill for a period that is expected to last 90 days. Additionally, if the benefits for a stand-alone long-term care policy are not used, the policy may end with no payment while the face amount of a life insurance policy with an accelerated death benefit rider will remain intact if the benefits are not used. Once you qualify for the benefit, payments continue every month during the benefit period regardless of whether expenses are actually incurred.

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