

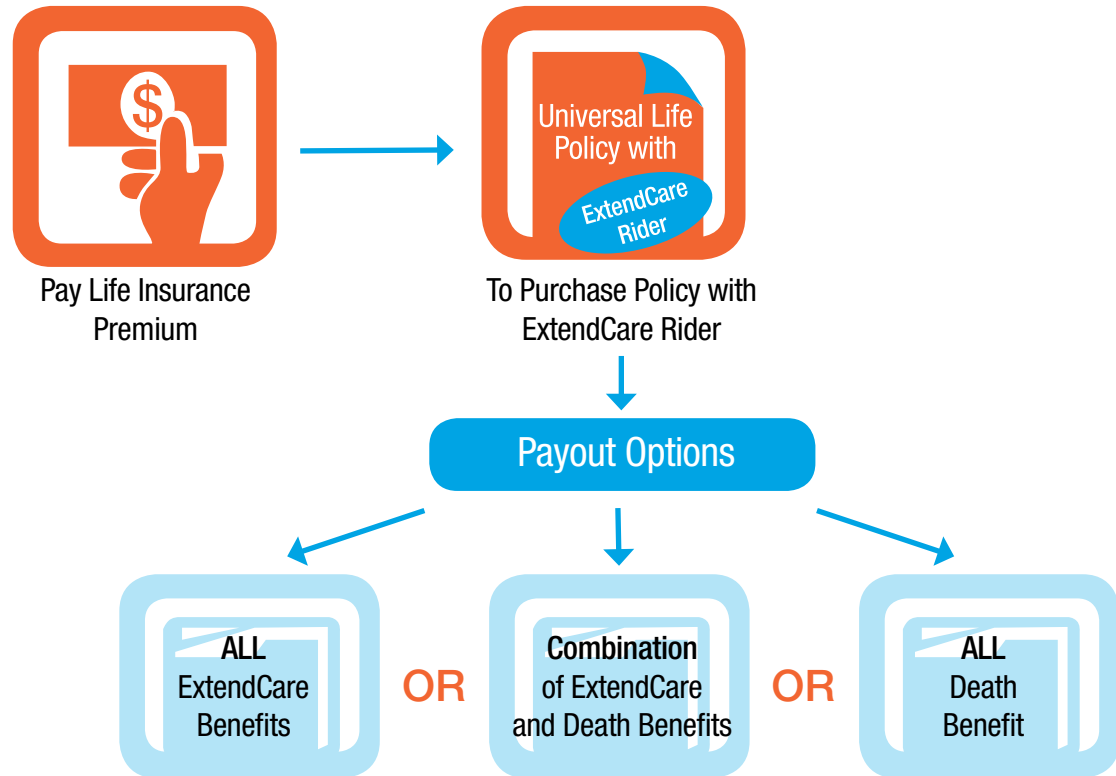
# ExtendCare

An Accelerated  
Death Benefit Rider

**ExtendCare** is an innovative solution from Protective Life which puts your life insurance policy's death benefit to work for you in the event you need it for chronic illness care during your lifetime.

The combination of universal life insurance and the **ExtendCare** rider can provide dual protection: Guaranteed death benefit coverage **AND** chronic illness care reassurance.

## HERE'S HOW IT WORKS:



- 1 When you purchase a universal life policy, you will add the ExtendCare rider at that time.
- 2 Pay your life insurance premiums as scheduled.
- 3 You have 100% of the policy's death benefit available either as a payout to your beneficiaries, as ExtendCare payments to help with your potential long-term care costs, or a combination of both.

Please remember that each ExtendCare payment will reduce your policy's face amount.

With **ExtendCare**, you can be assured that neither you nor your loved ones will have to worry about where the money is going to come from to cover potential chronic illness expenses.

See reverse side for important information

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

## Key Features of **ExtendCare**:

- *Accelerate only the amount you need, when you need it, up to \$9,900 per month<sup>1</sup>*
- *If you are certified as chronically ill, payments can be used for anything you need or want*
- *No bills or receipts are required*
- *Any unused death benefit amount remains available for your beneficiaries*

For more information about **ExtendCare**, talk to your financial advisor or view the video at [www.protective.com/extendcare](http://www.protective.com/extendcare).

<sup>1</sup> Monthly benefit amounts are subject to change.

This is only a summary of ExtendCare rider benefits. ExtendCare rider (Form L630 or Form ICC12-L630) is available only at issue and at an additional cost. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Assumes medical and financial underwriting qualifications at time of initial application. **The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders.**

The ExtendCare rider 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.

All payments and all guarantees are subject to the claims paying ability of Protective Life Insurance Company.

PLICO does not render legal or tax advice. Information in this summary is based on current tax laws that are subject to change. Individuals should consult their attorney or tax advisor regarding their individual situation.

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