



ExtendCareSM

Top 10 Reasons to Add Protective Life's ExtendCare rider to New Protective Life Choice Series Universal Life Policies

When your clients purchase a Choice Series UL policy from Protective Life Insurance Company, they're making an important decision to protect their loved ones with life insurance. But by adding the ExtendCare rider, their policy is capable of doing even more.

ExtendCare provides an extra option to a universal life insurance policy and allows your clients to accelerate their death benefit to use for any potential chronic illness needs.

The Choice Series Includes:

Protective Custom Choice SM UL
Protective Advantage Choice SM UL
Protective Indexed Choice SM UL
Protective Investors Choice SM VUL

1 Indemnity Payment Method

The ExtendCare rider utilizes the indemnity model which offers several advantages to your client, including:

- Retains control of the monthly benefit amount; payment is made directly to the policy owner
- The ExtendCare rider is designed to qualify for favorable tax treatment
- Policy owners may take the full benefit amount even if the insureds' expenses are less than the selected benefit amount

An amount equal to policy debt reduction will be applied to repay policy debt, and thus will reduce the net amount of proceeds distributable as an accelerated death benefit.

2 No Receipts or Proof of Care Needed

The ExtendCare rider does not use the reimbursement approach. By using the indemnity model no bills need to be submitted to receive the monthly benefit amount.

3 Client Can Specify Benefit Amount (Up to Maximum Allowed)

With the ExtendCare rider, the policy owner can specify the maximum monthly benefit amount up to the maximum allowed (\$1,000 - \$9,900)¹.

¹ Monthly benefit amounts are subject to change.



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

4 No Health License or Additional CE Required

The ExtendCare rider is classified as a Section 101 (g) of the IRC—Accelerated Benefit. It is not a health based product and does not require separate licensing or additional continuing education to be able to sell it.

5 Benefit Can Be Used for Medical or Non-Medical Reasons

The payment can be used for any purpose, such as home care, transportation, medical expenses and medications, adult day care, etc.

6 Premium Flexibility (Lifetime Payment option up to Single Pay)

The policy owner retains the flexible premium payment options of universal life insurance when combining a UL policy with the ExtendCare rider. Payment options include single pay, short pay, and lifetime level premium payments.

7 Rider Available with All Risk Classes (Substandard Ratings Up to Table 4)

The rider is offered up to a Table 4 on the base policy and must meet all benefit specific underwriting criteria.

8 Client Focused Maximum Face Amount Available

With the ExtendCare rider, your client can choose a base policy Maximum Face Amount that works with their specific needs.

9 Policy with Rider Issued Up to Age 80

The ExtendCare rider is available for applicants between the ages of 20 and 80.

10 Family and Informal Care Allowed

The ExtendCare rider does not require that the insured receive care from a licensed caretaker.

Your Next Steps ...

To learn more about ExtendCare and how it could work for your clients, contact the Life Sales Desk at 800.628.6390, option 2.

Protective Custom Choice UL (UL-22), Protective Advantage Choice UL (UL-21), and Protective Indexed Choice UL (UL-23) and state variations thereof, are flexible premium universal life insurance policies. Protective Investors Choice VUL (VUL-13 7-14/ICC14-V13) is a variable universal life insurance policy. All issued by Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. 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 all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Neither Protective Life nor its representatives offer legal or tax advice. Individuals should consult their attorney or tax advisor regarding their individual situation.

ExtendCare rider (Form L630 9-12 or Form ICC12-L630) is issued by Protective Life Insurance Company. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Available only at issue and at an additional cost. Assumes medical and financial underwriting qualifications at time of initial application. Not available in all states. State variations may apply. The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders.

Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. Both companies are located in Birmingham, AL. 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.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Investors Choice Variable Universal Life insurance and its underlying investment options before investing. This and other information is contained in the prospectus for Protective Investors Choice Variable Universal Life insurance and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800.265.1545.



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