

Protective℠

Product Guide

PROTECTIVE® CLASSIC CHOICE TERM

Life insurance

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



Protect the life you've created with simple, affordable coverage

You want to protect your family and take care of those you love. To face the future with more confidence and security, you need a supportive protector by your side and solutions that fit your life.

That's where we come in. We offer life insurance coverage that provides financial security to your loved ones and helps safeguard the life you've created should something happen to you. The protection you deserve is accessible with Protective® Classic Choice term, a simple and affordable life insurance policy that's easy to understand and designed to fit your life.

Protective℠

Term life insurance: Protection that fits in your budget

Term life insurance is generally a budget-friendly option that's designed to provide death benefit protection for a set period of time.

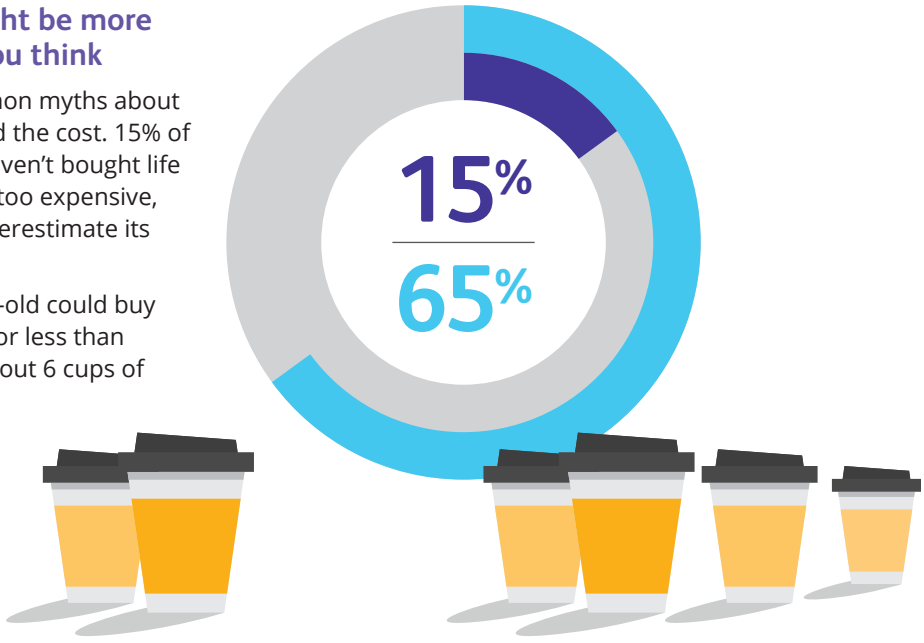
Term insurance is a good option if you:

- Have a limited budget
- Have a family with young children
- Want to supplement an existing life insurance policy
- Have short-term financial needs

Life insurance might be more affordable than you think

One of the most common myths about life insurance is around the cost. 15% of consumers say they haven't bought life insurance because it's too expensive, and more than 65% overestimate its true cost.

For instance, a 30-year-old could buy a 35-year term policy for less than $25 a month. That's about 6 cups of gourmet coffee.[1]



Protective Classic Choice term policy, 35-year guarantee, Preferred Non-Tobacco, $250,000 death benefit. Premiums increase annually after the initial guaranteed premium period.

Term coverage that's just right for your life

With Protective Classic Choice term, you can choose the amount of life insurance coverage you need from one of the following term periods.



Guaranteed protection to cover everyday expenses and future goals

The death benefit on your policy will be guaranteed and you'll have the same recurring payment (known as a "premium") each year during your term period. If you decide to keep your policy after the term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.

The death benefit from your policy can help cover:

- Funeral expenses
- Mortgage and car payments
- College tuition
- Outstanding debts
- Household expenses
- Weddings

What you should know when you apply

When you apply for a Protective Classic Choice term policy, you are classified in an underwriting category (Select Preferred, Preferred, Non-Tobacco or Tobacco). These categories are based on current health and medical history and determine your policy rates. Each initial level benefit period also has issue age restrictions.

The minimum policy face amount (death benefit) is $100,000; there is no set maximum face amount. This applies to all issue ages and all underwriting classes.

10-year plan	18-80 (18-75 for tobacco class)
15-year plan	18-75 (18-68 for tobacco class)
20-year plan	18-70 (18-62 for tobacco class)
25-year plan	18-60 (18-52 for tobacco class)
30-year plan	18-58 (18-43 for tobacco class)
35-year plan	18-50 (18-40 for tobacco class)
40-year plan	18-45 (18-40 for tobacco class)



What's next?

If you decide that Protective Classic Choice term is the right fit for you, we'll help you apply for and secure coverage in five steps.

1. Your financial professional will have some forms for you to sign and might need to ask a few questions about your personal history for the application.

2. In most cases, a medical professional will contact you to schedule a checkup (usually done in your own home).

3. Your application will be sent to us for the underwriting process.

4. After the application is approved, you will receive a copy of your policy and you should notify your beneficiaries.

5. By paying your premiums on time, you can take comfort that your loved ones will be protected.



Protective

We're Protective

Protective provides protection that fits your life, because we believe everyone deserves a sense of security and protection. We've been protecting people for over 110 years, delivering on our promises and pushing to do more for more people.

Because we're all protectors.

protective.com

[1] LIMRA and LIFE Foundation 2019 Insurance Barometer Study.

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