

# Protective<sup>®</sup> Classic Choice Term

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## PRODUCT GUIDE

LIFE INSURANCE DESIGNED TO STAND THE TEST OF LIFE



# Simple & Affordable Protection

Life insurance helps provide security for your loved ones when they need it most. Providing them with this protection can help them rest assured that they won't face the added financial burden should something happen to you.

At Protective Life, we design life insurance that stands the test of life—taking your needs and the changes you experience in your life into account. With Protective Classic Choice term, you can get simple and affordable protection with an easy-to-understand policy.

## TERM: Life insurance that doesn't break the bank

Term life insurance is generally a more budget-friendly option that's designed to provide pure death benefit protection for a set period of time, usually between 10 and 30 years. 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

### MYTHS & FACTS

One of the most common myths about life insurance is around the cost. Two-thirds of consumers say they haven't bought life insurance because it's too expensive, yet they overestimate its true cost by more than double.<sup>1</sup>

For instance, a 35-year-old could buy a policy for only \$10 – 11 a month. That's about the same cost as three trips to the coffee shop.<sup>2</sup>



Protective Classic Choice term policy, 20-year guarantee, \$100,000 death benefit. Premiums increase annually after the initial guaranteed premium period.

## How Protective Classic Choice term works

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

**10**  
years

**15**  
years

**20**  
years

**25**  
years

**30**  
years

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**



**Outstanding debt**



**Mortgage and car payments**



**Household expenses**



**College tuition**



**Wedding**

## What's next?

If you decide that Protective Classic Choice term is the right fit for you, the application process begins.

**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 Protective Life 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.

# The Protective Life Story

Committed to delivering what's promised, for more than 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. Our entire business model is based on our core principles: value, integrity, and strength and stability. Simply put, we believe in doing the right thing—and do it every day.

We take it a step further with our products by taking the long view. We're careful about the promises we make—and make sure we deliver on them. It's how we build trust and relationships that last.

<sup>1</sup> LIMRA and LIFE Foundation 2016 Insurance Barometer Study.

<sup>2</sup> Bhattacharyya, S. (2016, July 12) Why Your Cup of Coffee Will Soon Cost More. Retrieved from [www.thefiscaltimes.com](http://www.thefiscaltimes.com)

Protective Classic Choice Term, policy form number ICC16-TL 21/TL-21, and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company, Birmingham, AL. In New York, Protective Classic Choice Term, policy form number TL-21-NY 4-16, is a level death benefit term life insurance policy to age 90, issued by Protective Life and Annuity Insurance Company, Birmingham, AL. 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 of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	