

# Consider the Reasons

## —Offering ExtendCare<sup>SM</sup> with New Universal Life Policies

At Protective Life, we take the long view and commit to delivering real value to clients. Those who purchase a Protective solution take an important step in creating a stable and protected future for their loved ones. By adding our ExtendCare rider to a universal life policy, your clients can rest assured knowing they can accelerate their death benefit for chronic illness needs.

### A Simple Payment Method

By using the indemnity model, no bills need to be submitted to receive the monthly benefit. Additionally,

- Proof of care is not needed
- Benefit may be used for medical or non-medical reasons
- Care may be given by a licensed caretaker or family member

### Charges Waived While on Claim

ExtendCare provides benefit payment protection and flexibility, meaning the policy owner will not need to pay premiums or policy expenses while on claim.

### No Health License or Additional CE Required

ExtendCare is not a health-based product. It does not require separate licensing or continuing education to sell it.

### Condition Does Not Have to be Permanent

To be eligible for benefits, there is an expectation that the condition will last one year.

### Permanent Waiver

Premiums and policy expenses are permanently waived with the third consecutive chronic illness certification. If a client recovers before exhausting the death benefit, the remainder will stay in force for the rest of the client's life<sup>1</sup>.

### Custom Monthly Benefit

ExtendCare allows clients to choose a maximum monthly benefit up to 5% of the base policy's death benefit amount<sup>2</sup>. At time of claim, the client can specify the monthly benefit they wish to receive, up to the original specified amount.

<sup>1</sup> Subject to lapse caused by withdrawals or loans.

<sup>2</sup> Not to exceed the current per diem equivalent.

# Let's deliver on our promises. Together.

Contact your BGA or the Protective Life Sales Desk to request an illustration and learn more about ExtendCare.



877.778.3500, option 1



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

This is only a summary of ExtendCare benefits. ExtendCare 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.

ExtendCare (ICC12-L630 and L630) is issued by Protective Life Insurance Company (PLICO), located in Birmingham, AL. Subject to underwriting and up to a 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Consult policy for benefits, riders, limitations and exclusions. In Montana, unisex benefits and rates apply. Policy form numbers, product features and availability may vary by state.

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. PLICO does not render legal or tax advice. 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.



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