



At a glance

Protective[®] Classic Choice Term

Consider this solution for clients who want streamlined, inexpensive protection for a specific period of time with an easy-to-understand policy. Coverage is available for 10, 15, 20, 25 and 30-year periods.

The death benefit is guaranteed for the term period that the client selects and the premium will remain the same throughout their selected term period. If a client decides to keep their policy after the initial term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.

The essentials

Issue ages and underwriting classes	Select preferred, preferred, non-tobacco, tobacco <ul style="list-style-type: none">• 10-year plan: 18-69• 15-year plan: 18-69 (18-68 for tobacco)• 20-year plan: 18-67 (18-62 for tobacco)• 25-year plan: 18-57 (18-52 for tobacco)• 30-year plan: 18-56 (18-43 for tobacco)
Minimum face amount	\$250,001
Face amount bands	<ul style="list-style-type: none">• Band 1: \$250,001-\$499,999• Band 2: \$500,000-\$999,999• Band 3: \$1,000,000+
Expiry age	Clients may renew their policy to a maximum age of 90.

Additional information on back.

Protective refers to Protective Life and Annuity Insurance Company.

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Options to customize coverage

Availability varies by state. Actual terms and conditions contained in each rider govern all benefits provided. Unless otherwise noted, these optional benefits and riders are available at additional cost. Assumes medical and financial underwriting qualifications at time of initial application.

Accidental death benefit rider	<ul style="list-style-type: none"> Provides coverage that pays an additional death benefit, if death results from an accident. Applicants ages 18-60 are eligible for the rider, with coverage and premiums ending at age 65. Additional coverage can range from \$1,000 to \$250,000 up to the face amount of the base policy. Coverage expires at age 65. Maximum substandard rating: Table 4
Children's term life insurance rider	<ul style="list-style-type: none"> Provides death benefit protection for all natural, adopted and stepchildren—rather than purchasing individual policies for each child. Available to current children who are 15 days old through 18 years old at issue. Also available for future children starting at 15 days old or those adopted through age 18. After the covered children reach age 25, they can maintain life insurance coverage with an evidence-free conversion to a permanent life insurance policy from Protective for up to five times the amount of the Children's term life insurance rider coverage. Applicants ages 18-64 are eligible for the rider for their children. Coverage expires at the base insured's age of 75. Maximum substandard rating: Table 4 (base insured), Table 2 (child)
Waiver of premium rider	<ul style="list-style-type: none"> Waives premiums if a client becomes disabled. There is a six-month waiting period before the waiver benefit takes effect. Applicants ages 18-55 (not to exceed issue age of base insured) are eligible for the rider. Coverage expires at age 65. Maximum face amount: \$3,000,000 Maximum substandard rating: Table 4

Policy lapses

Grace period	If a client is unable to pay their premium on time, their policy will remain in-force (valid) for a grace period of 31 days. However, if the premium payment is not received by the end of the grace period, the policy will lapse. The policy may be reinstated following the grace period but evidence of insurability is required. All overdue payments must be paid with interest from their due dates to the reinstatement date.
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Policy information

Annual statement	Clients will be sent a personalized report following each policy anniversary showing the status of premium payments.
The policy	The policy form, including all endorsements, will provide information regarding benefits provided, premium payments, charges, determination of values, and other provisions and charges.

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. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life and Annuity Insurance Company.

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Not Insured By Any Federal Government Agency		May Lose Value