



ExtendCareSM

Guide to Identifying Client Opportunities

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

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When you meet with clients, you want to make the best use of that time, focusing your discussion only on protection strategies that will meet their needs. Based on years of illustration data, Protective Life has developed three ExtendCare client profiles to help you do just that. Use this straightforward guide to help you more efficiently identify clients who could be interested and benefit from adding ExtendCare to their policy.

EXTENDCARE CLIENT PROFILES								
		Age	Gender	Product Interest	Face Amount	Protection Priority	Illustration Solve	Coverage Length
Pre-Retiree Protector	Nearing their planned age for retirement, this client wants to find a cost-effective protection solution. There are two reasons for their cost-conscious approach: they are still prioritizing saving for retirement, and they are beginning to adjust expenses to their future fixed retirement income.	60+	Female	Protective® Lifetime Assurance UL	Lower	Age guaranteed death benefit	Premium, Face Amount	To age 121
Career Peak Protector	Even though they have just reached their peak earning years, these clients are still handling some larger expenses such as college tuition. They might have limited funds to put toward the purchase of a life insurance policy.	50-60	Male	Protective® Indexed Choice UL	Average	Coverage that works within a budget	No solve	Life expectancy
Estate Protector	With strong cash flow, this business owner is interested in estate and legacy planning and less concerned about the cost of their policy.	40-50	Male	Protective® Indexed Choice UL	Higher	Buy-Sell, Long Horizon	Guarantee to age 100	To age 100 or higher

Get ready to talk to your clients about ExtendCare.

Contact your wholesaler today to learn more about how this rider can help you create a stronger protection strategy for clients.

Let's Deliver on Our Promises. Together.

¹ Based on proprietary Protective Life Insurance ExtendCare illustration data from 2017-2019.

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 (ICC20-L652 and L652) is issued by Protective Life Insurance Company (PLICO), located in Brentwood, TN.

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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Protective Lifetime Assurance UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Brentwood, TN.

Protective Indexed Choice UL (UL-27) is a flexible premium universal life insurance policy issued by Protective Life Insurance Company, Brentwood, TN. **Protective Indexed Choice is not a security investment and is not an investment in the market. Please see the policy for complete details about the terms, conditions, limitations or exclusions that apply to this policy.**

The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.

All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Subject to underwriting and up to a two-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.



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