

## ExtendCare<sup>SM</sup> Rider (Form ICC16-L638)

A portion of the base policy's death benefit is advanced if the insured is chronically ill, as certified within the last 12 months by a licensed health care practitioner. Chronic illness is defined as being unable to perform at least two activities of daily living without assistance for at least 12 months or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment.

Please note: This rider is intended to be received on a tax-favorable basis. The rider falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines, not under health care regulations.

- Issue ages: 20 – 80 (subject to policy issue age limits)
- Maximum substandard rating: Table 4 and must meet all medical underwriting eligibility criteria
- Minimum face amount: \$100,000
- Maximum face amount: \$5 million
- Elimination period: 90 days
- Benefit period: 12 months
- Benefit payment type: Monthly or lump sum
- Lifetime maximum benefit: 100% of the available policy death benefit at time of claim
- Maximum monthly benefit: Any whole dollar amount between \$3,000 and the current per diem equivalent (selected by insured at time of issue and cannot exceed 5% of the base policy face amount)
- At time of claim, a lesser monthly benefit amount of at least \$250 may be requested if you do not require the entire maximum monthly benefit amount. The lifetime maximum benefit is only reduced by the amount of benefit actually taken each month. Monthly benefit options are subject to change.
- Rider charge: Monthly charge varies by sex, issue age, underwriting class, face amount, waiting period length, monthly benefit and policy year
- Availability: Only at policy issue

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### Available on:

Protective Advantage Choice UL  
Protective Indexed Choice UL  
ProClassic II UL

Protective Investors Choice VUL  
Protective Strategic Objectives VUL

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The policy's cost basis is reduced by the month-to-date rider cost deductions of ExtendCare.

ExtendCare benefits are intended to be received on a tax-favored basis. The ExtendCare Rider is intended as a non-medical supplement to traditional long-term care policies and riders. The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Individuals should consult their attorney or tax advisor regarding their individual situation.

The ExtendCare rider 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. 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.