

Split Option Endorsement

The policy may be exchanged for an individual policy on either or both insureds in the event of divorce, dissolution of business partnership or changes in legislation that nullify the advantages of this product.

- Each new policy will be for one half of the original policy's face amount
- Full evidence of insurability may be required
- The cash value and policy loans will be divided and allocated equally to each new policy on the effective date of the exchange

Available on:

Protective Survivor UL

Protective Survivorship Term

Terminal Illness Accelerated Death Benefit Endorsement

Up to 60% of the policy's death benefit, or \$1 million, whichever is less, can be accelerated if the insured has a qualifying terminal illness and meets certain terms and conditions.

- Life expectancy must be six months or less
- There is no cost or premium charge, but the death benefit will be reduced by the accelerated amount paid plus accumulated interest
- This endorsement is not available in all states, and state variations may apply

Included with:

Protective Classic Choice Term
Protective Custom Choice UL
Protective Advantage Choice UL
ProClassic II UL

Protective Survivorship Term
Protective Indexed Choice UL
Protective Strategic Objectives VUL
Protective Investors Choice VUL
