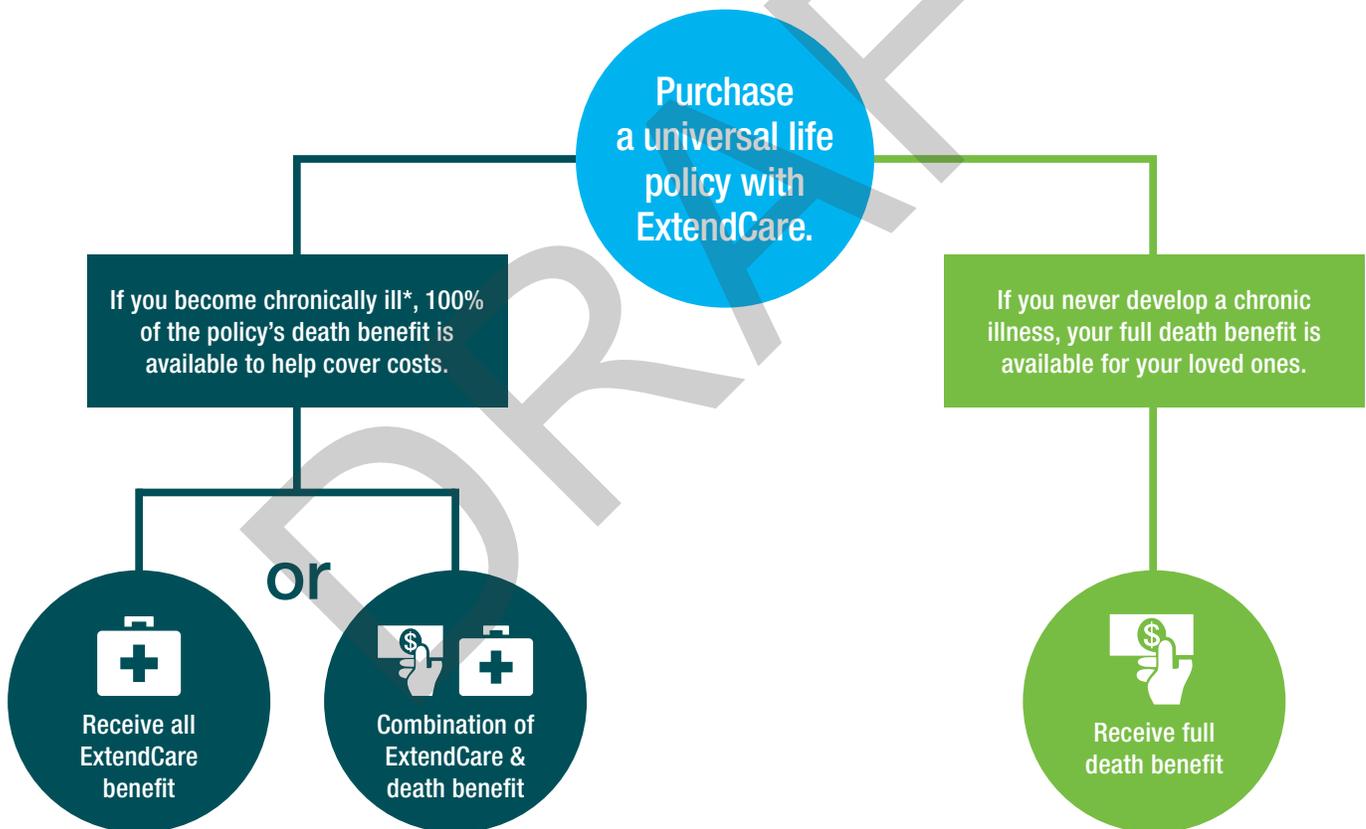


2X the Protection

ExtendCareSM — An Accelerated Death Benefit Rider

Developing a chronic illness can take a physical, emotional and financial toll on you and your loved ones. That's why Protective Life offers ExtendCare, a unique solution that lets your life insurance policy's death benefit work for you if you become chronically ill — giving you peace of mind that you'll have protection you can count on.

See How ExtendCare Works



* As certified by a licensed physician.

Please remember that each ExtendCare payment will reduce your policy's death benefit.

Let's talk more about how ExtendCare stands the test of life.

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. The CA license number for PLICO is 07726.

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. 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.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).



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