

A simpler way to get the coverage you need — today

Take the first step in securing affordable term life insurance coverage without a lengthy application process or medical exam.

Term life insurance is an affordable way to help the people you love. It provides temporary coverage for a specific period of time, which you select when you purchase the policy. As long as the premiums are paid on time, if the insured dies during that period, your beneficiaries receive a death benefit that can provide them with a financial resource to help cover:

- Funeral costs and outstanding medical bills
- Monthly living expenses
- Rent or mortgage payments

Protective Series Passport Simplified Issue Term Life

Our simplified issue term life is a quick and easy way to apply for up to \$250,000 in term life insurance coverage. To get started, simply answer a few medical questions — no physical exam required.

Faster time from application to issue.

In place of a medical exam, simplified issue allows you to apply for coverage by answering a few questions about your medical history right over the phone¹.

Is Term Insurance Right for You?

Term life insurance can be a good match for a number of life events such as:

- **Getting Married.** What would happen if one of you were to die? The death of a spouse/partner can leave the other person in financial hardship.
- **Buying a Home.** A mortgage is a big financial commitment. How would your family keep up with the payments without your income? Would they be forced to downsize or worse, face the possibility of foreclosure?
- **Supporting a Family.** Do you have dependents who rely on you for financial support? Life insurance can provide the cash to help pay the mortgage and monthly bills, fund a college education, or just provide support if the parents aren't there to help.
- **Living Single.** Even without a spouse or children to support, there are solid reasons for securing life insurance. For example, do you have aging parents or other family members with special needs who depend on you for financial support? What about co-signed college loans and funeral expenses your family could be responsible for after you're gone?

Term life insurance provides:



- An income tax-free death benefit for your beneficiaries
- Maximized protection for your family at an affordable price
- Level premiums guaranteed not to change during the initial term period
- Additional/supplementary coverage beyond your employer-sponsored life insurance plan

Your Needs Can Change Over Time

That's why our term policies allow you to select a policy that's right for you with a choice of 10-, 15-, 20-, and 30-year periods, along with:

- The option to continue coverage at the end of the level term period.
- A built-in conversion guarantee that allows you to convert your term policy to a permanent policy without a medical exam within a certain time period.
- A choice of riders or add-on benefits to customize your coverage.

With Protective Series Passport simplified issue term life insurance, you can get the coverage you need quickly and conveniently with an easy application process.

Talk to your insurance professional to take advantage of this quick and easy way to protect your family's financial future.

¹ If you meet age and premium requirements and can answer "no" to a short series of medical questions, you may qualify in just 10 minutes. Your licensed representative can walk you through this easy application process. Eligibility is subject to meeting Protective Life's qualification requirements. Additional underwriting is required if the application does not qualify for a 10-minute approval decision.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC).

Protective Series Passport (ICC18-TL22/TL-22) is a term life insurance policy issued by Protective Life Insurance Company (PLICO) in all states except New York where it is issued under (TL-22-NY 8-18) by Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Premiums increase annually after the initial guaranteed premium period. Policy form numbers, product features and availability may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability of the issuing company.

Protective is a registered trademark and Protective Series Passport is a trademark of Protective Life.



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