

ExtendCareSM Rider Producer Guide

Rider Overview

Design	ExtendCare is an optional rider that allows clients to accelerate the life insurance policy's death benefit to use for any potential chronic illness needs.
Indemnity Model	No receipts or proof of care need to be submitted to receive the monthly benefit.
Accelerated Death Benefit Rider	ExtendCare falls under IRC Sec. 101(g) Accelerated Death Benefit guidelines and does not fall under health regulations.

Specifications

Availability	Only at policy issue
Issue Ages	20 – 80 (subject to policy issue age limits)
Maximum Substandard Rating	Table 4 on base policy (rider specific underwriting criteria must be met)
Waiting Period	90 days
Minimum Face Amount	\$100,000
Maximum Face Amount	\$5,000,000
Minimum Monthly Benefit Amount	A \$3,000 minimum monthly benefit amount must be selected at issue; if ExtendCare benefits are activated, a \$250 minimum monthly benefit amount applies.
Maximum Monthly Benefit Amount	The current per diem amount, limited to 5% of base policy amount.
Eligibility	The client will need to be certified as chronically ill by a licensed health care practitioner within the past 12 months. Certification means written documentation from a licensed health care practitioner that you are chronically ill and likely in need of services for at least one year.

Additional information on next page.

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Policy Impact and Benefit Period

Waiver of Charges	Premium charges and policy expenses will be waived while on claim.
Permanent Waiver	Premiums and policy expenses are permanently waived with the third consecutive chronic illness certification (this would be 25 consecutive months of chronic illness).
Benefit Period	The benefit period is 12 months. To continue receiving benefits, the client must be recertified as chronically ill by a licensed health care practitioner every 12 months. In addition, clients must select the monthly amount they would like to receive for each benefit period. The client can use the full amount specified by the rider, which is subject to monthly maximums that are determined at policy issue, or reduce the monthly benefit to a minimum of \$250.

Rider Owner Information

Foreign Residency	The initial assessment and annual recertification that is required to receive the ExtendCare Rider benefits must be completed by a physician or Licensed Health Care Practitioner ¹ in the United States.
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¹ The Licensed Health Care Practitioner that provides certification(s) must be any physician (as defined in section 1861(r)(1) of the Social Security Act), registered professional nurse, licensed social worker, or other individual who meets such requirements as may be prescribed by the Secretary of the Treasury. It does not include the owner, insured or family member.

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. 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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