



At a glance

Protective® Classic Choice term (NY)

Consider this solution if you want streamlined, inexpensive protection for a specific period of time with an easy-to-understand policy. Coverage is available for 10, 15, 20, 25, 30, 35 and 40-year periods.

The death benefit is guaranteed for that time period and your premium will remain the same throughout your selected term period. If you decide to keep your policy after the initial term period ends, the policy premiums will increase annually but the death benefit amount will remain guaranteed.

The essentials

Issue ages and underwriting classes	Select Preferred, Preferred, Non-Tobacco, Tobacco <ul style="list-style-type: none">• 10-year plan: 18-69• 15-year plan: 18-69 (18-68 for tobacco)• 20-year plan: 18-67 (18-62 for tobacco)• 25-year plan: 18-57 (18-52 for tobacco)• 30-year plan: 18-56 (18-43 for tobacco)• 35-year plan: 18-50 (18-40 for tobacco)• 40-year plan: 18-45 (18-40 for tobacco)
Minimum face amount	\$250,001
Face amount bands	Band 1: \$250,001-\$499,999 Band 2: \$500,000-\$999,999 Band 3: \$1,000,000+
Expiry age	You may renew your policy to a maximum age of 90.
Conversion options	You have the following conversion options: <ul style="list-style-type: none">• Protective Non-Par Whole Life• Protective ProClassic II UL NY <i>Product availability may vary at the time of conversion (for 10-year term: up to eight years to convert; 15-year term to 13 years; and 20, 30, 35 and 40 year terms; up to 18 years.) Conversion option expires at the policy anniversary nearest the insured's 70th birthday. Please refer to the Products Available for Conversion Guide for additional information.</i>
Policy fee	\$65

Policy lapses

Grace period	If you are unable to pay your premium on time, your policy will remain in-force (valid) for a grace period of 31 days. However, if the premium payment is not received by the end of the grace period, the policy will lapse. The policy may be reinstated following the grace period but evidence of insurability is required. All overdue payment must be paid with interest from their due dates to the reinstatement date.
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Additional information on next page.

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Customize your coverage

Accidental death benefit rider	<ul style="list-style-type: none"> Provides coverage that pays an additional death benefit, if your death results from an accident. Applicants ages 18-60 are eligible for the rider, with coverage and premiums ending at age 65. Your additional coverage can range from \$1,000 to \$250,000, not to exceed the face amount of the policy. Coverage expires at age 65. Maximum substandard rating: Table 4
Children's term life insurance rider	<ul style="list-style-type: none"> Provides death benefit protection for all natural, adopted and stepchildren — rather than purchasing individual policies for each child. Available to current children who are 15 days old through 18 years old at issue. Also available for future children starting at 15 days old or those adopted through age 18. After the covered children reach age 25, they can maintain life insurance coverage with an evidence-free conversion to a permanent life insurance policy from Protective Life for up to five times the amount of the Children's Term Life Insurance Rider coverage. Applicants ages 18-64 are eligible for the rider for their children. Coverage expires at the base insured's age of 75. Maximum substandard rating: Table 4 (base insured), Table 2 (child)
Income Provider Option Endorsement	<ul style="list-style-type: none"> Allows you to select a guaranteed monthly or annual income stream for the death benefit payout, of up to 30 years. Initial lump-sum payment is also available to help cover immediate expenses. Initial lump-sum and installment amounts will be adjusted when policy changes are made. Available only at policy issue and at no additional cost.
Waiver of premium rider	<ul style="list-style-type: none"> Waives premiums if you become disabled. There is a six-month waiting period before the waiver benefit takes effect. Applicants ages 18-55 (not to exceed issue age of base insured) are eligible for the rider. Coverage expires at age 65. Maximum face amount: \$3,000,000 Maximum substandard rating: Table 4

Policy information

Annual statement	You will be sent a personalized report following each policy anniversary showing the status of premium payments.
The policy	The policy form, including all endorsements, will provide information regarding benefits provided, premium payments, charges, determination of values, and other provisions and charges.

Protective Classic Choice term, policy form number TL-21-NY 4-16, is a level death benefit term life insurance policy to age 90, issued by Protective Life and Annuity Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age of sex. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life and Annuity Insurance Company.

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