



Term Life Insurance

The Advantage Term Coverage provides:

- ✓ An Initial Guaranteed Death Benefit until the latter of 25 years after the Coverage Date or age 70, but not beyond age 100. After this initial period, a Reduced Guaranteed Death Benefit of 50% of the Initial Guaranteed Death Benefit is provided until age 100.
- ✓ Guaranteed Paid-Up Term Benefits upon termination of premium payments after premiums have been paid for 10 full coverage years.
- ✓ Level Guaranteed Premiums payable to Age 100.
- ✓ The Policy is non-participating and provides no cash surrender values or loan values.

Extended Acceleration of Death Benefit for long Term Care Insurance Rider:

- DEATH BENEFITS WILL BE REDUCED IF AN ACCELERATED DEATH BENEFIT IS PAID. The Accelerated Death Benefit or lien, if applicable, and the balance of the death benefit provided by the Certificate shall constitute full settlement on death of the Insured as provided under the Certificate.
- LONG TERM CARE BENEFIT: This Rider provides that You may elect to receive a portion of the Death Benefit provided by the Certificate and shown on the Certificate Schedule. You can make this election when the Insured becomes eligible for benefits. The Insured must be certified as Chronically Ill and be confined to a Nursing or Assisted Living Facility or be receiving Home Health or Adult Day Care. All other conditions of this Rider must also be met. The monthly accelerated Death Benefit is 4% of the Face Amount of the Certificate. Benefits are not payable under this Rider once the Insured has died.



Policy form series PLIC-LBT-1123 and riders PLIC-LBT-ADBLTCR-1123, PLIC-LBT-ADBLTCEOBR-0723, PLICLBT-ADBR-1123, PLIC-LBT-DCR-1123, PLIC-LBT-GIR-1123, PLIC-LBT-LTE-1123, PLIC-LBT-PWPR and PLICLBT-RR-0723 are not available in all states and benefits may vary by state. This is a brief description of the policy terms and provisions. Refer to the policy for specific terms and conditions relating to coverage, including limitations and exclusions.

Call us at 855-639-7542 today to see how we can help
Or e-mail us at info@plicvb.com