

Protective Life Bulletin

DATE: October 4, 2021

Protective® Classic Choice term repriced, again!

We repriced again to make Protective® Classic Choice term more competitive than ever. Our lower prices now put us in the **top 3** 94% of the time and in the **top 5** 97% of the time for monthly pay scenarios.*

We're committed to maintaining a competitive term solution by offering lower prices, longer term options, more flexibility and faster technology — so you can give your clients the coverage they need at the price they want.

Transition Rules:

- For paper business; applications must be signed and received on or before October 18, 2021.
- For ticket business and direct writer; applications must be signed and received on or before November 1, 2021.
- Any application in Underwriting on October 4, 2021 may choose the version of the product (old or new) but will retain the rates they are initially quoted unless otherwise requested up until the case has been approved.
- NY does not have a rate change but the plan codes are changing so they will follow the above rules.

For more information about Protective Classic Choice term, please contact your Protective Life representative.

Let's deliver on our promises. Together.

*Rankings current as of October 2021. Based on comparison of Protective Classic Choice Term monthly premiums against 23 carriers, at quinquennial ages for three Non-Tobacco underwriting classes at durations of 10, 15, 20, 25 and 30 years.

Protective is a registered trademark and Classic Choice is a trademark of Protective Life Insurance Company.

Protective Classic Choice term, policy form number TL-21, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company, Nashville, TN. 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 Insurance Company.

