



DATE: September 2023

Products Available for Conversion

To help meet your clients' needs, Protective Life offers policyholders who own a qualifying** life insurance policy the ability to convert or exchange their policy to an eligible Protective Life permanent insurance option without providing evidence of insurability. Protective Life maintains two portfolios of products available for conversion: Basic Conversion Products and Expanded Conversion Products.

Basic Conversion Products:	Expanded Conversion Products:
<ul style="list-style-type: none"> ProClassic LegacySM UL Protective Non-Participating Whole Life* 	<ul style="list-style-type: none"> Protective Advantage ChoiceSM UL Protective Indexed ChoiceSM UL* Protective Lifetime AssuranceSM UL Protective® Strategic Objectives II VUL ProClassic LegacySM UL ProClassic IISM UL ProClassic IISM UL NY* Protective Non-Participating Whole Life*

In Force Business:	Products Available for Conversion:
Protective Secure-T policies, Protective Life and West Coast Life term policies (other than Protective® Classic Choice Term).	<p>These policies can convert to Expanded Conversion Products until the end of the calendar year of their eighth policy anniversary.</p> <ul style="list-style-type: none"> For 2023, policies issued on or after 1/1/2015 can access Expanded Conversion Products. <p>After the end of the calendar year of their eighth policy anniversary, these policies can convert to Basic Conversion Products.</p> <ul style="list-style-type: none"> For 2023, policies issued before 1/1/2015 can access Basic Conversion Products.
Protective Custom Choice SM UL (10-30 year options and lifetime plans)	Expanded Conversion Products available
Protective Benefit Plan Group term policies (BPG-Worksite Marketing)	Protective Non-Participating Whole Life
Athene (Liberty Life Insurance) term policies	Athene Non-Par Whole Life
All other Protective Life, West Coast Life, Empire General, and all other acquired term policies	Basic Conversion Products available
Protective® Classic Choice Term 10 year	Years 1-5: Expanded Conversion Products available Years 6-8: Basic Conversion Products available
Protective® Classic Choice Term 15 year	Years 1-5: Expanded Conversion Products available Years 6-13: Basic Conversion Products available
Protective® Classic Choice Term 20/25/30/35/40 years	Years 1-5: Expanded Conversion Products available Years 6-18: Basic Conversion Products available
<p>Protective® Classic Choice Term 10/15/20 year conversion rights expire at the earlier of the level premium term period – less two years or the anniversary nearest the insured's 70th birthday, whichever comes first.</p> <p>Protective® Classic Choice Term 25/30-year conversion rights expire at the earlier of 18 years, or the anniversary nearest the insured's 70th birthday, whichever comes first.</p>	

Program Details

- No evidence of insurability is required.
- In the first 12 months of the policy being issued, the agent will receive net commissions.
- Full commissions will apply after the policy's first anniversary.
- Any conversion credits are not commissionable.
- For New York policies, the conversion policy reverts to the state of the original term policy (i.e., a New York term policy will be converted to a New York permanent policy, even if the owner has moved to another state by the time of the conversion).
- For Protective Secure-T and Protective Custom Choice UL products, partial conversion is available after the first policy year.
- The Protective Preserver II and the Protective Preserver II Plus single premium variable life products are not available for conversion.
- For conversion information on Survivorship Term products, please contact our Policy Revisions department at 800-333-3418, option 6.
- Available conversion products and rules are subject to change at any time.

* Protective Indexed Choice UL (in New York, it is offered as Protective Indexed Choice UL NY), ProClassic II UL NY and Non-Participating Whole Life are the only products currently available for conversion in New York.

**Conversions and non-evidence internal replacements are subject to contract provisions to include age and duration restrictions. Please review the contract to ensure eligibility. Protective Life's acquired company list is accessible on myprotective.com under Policy Revisions on the Servicing Business page. Products available for conversion and conversion rules are subject to change at any time.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Life insurance and annuities are issued by PLICO in all states except New York and in New York by PLAIC. PLICO is located in Nashville, TN and PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations, and exclusions. Some requests may be subject to underwriting. Up to a two-year contestable and suicide period may apply. Benefits adjusted for misstatements of age or sex. All payments and all guarantees are subject to the claims-paying ability of the issuing company.

Protective is a registered trademark of Protective Life Insurance Company. Advantage Choice, Strategic Objectives II, ProClassic Legacy, Classic Choice and Custom Choice are trademarks of Protective Life Insurance Company.