



Bulletin

DATE: March 7, 2022

We're invested in you and your business – our new term prices prove it

We're excited to announce we've lowered our [Protective® Classic Choice term](#) prices once again. And with longer term periods, more flexibility and faster technology, we're also making short-term business easier and more innovative.

We believe products should be easy to understand and easier to recommend. That's why we remove unnecessary features and steps to maximize value for you and your clients.

Here's why you should be excited about this:

- With our lower prices, we secured the **number 1 spot for monthly premiums 76% of the time and we are in the top 3 92% of the time!**
- 35- and 40-year term periods make us **one of only three carriers in the market** to have level term coverage for up to 40 years.
- **Protective Velocity**, our suite of digital solutions, makes submission to commission even faster – **saving you up to 40 days!**

Transition Rules:

1. For paper business, applications must be signed and received on or before March 21, 2022.
2. For ticket business and direct writer, applications must be signed and received on or before April 4, 2022.
3. Any application in Underwriting on March 7, 2022, 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.
4. NY does not have a rate change and will not follow the above rules.

We're always looking for ways to get faster and eliminate unknowns, allowing you to focus on your business.

Reach out to your representative today to see how we're helping clients achieve the protection they deserve.

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Protective Classic Choice (TL-21) is a term life insurance policy issued by Protective Life Insurance Company, located in Nashville, TN. Policy form numbers, product features, and availability may vary by state. Consult the policy benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period. Benefits adjusted for misstatement of age and sex. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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