



## Bulletin

DATE: March 1, 2022

### Updates to interest crediting rates on in-force policies

As part of our long-term strategy, Protective Life continues to pursue initiatives to improve the risk and profitability profile of our business. As a result, interest crediting rates will be adjusted on in-force policies effective **March 31, 2022**. The changes below were implemented last year for certain classes of impacted policies and the remaining classes will be completed this year.

Product name	Current crediting rate	New crediting rate for (starting March 31)
<ul style="list-style-type: none"><li>• Benefit Choice ISWL</li><li>• Benefit Choice ISWL 2001CSO</li></ul>	3.75%	3.00%
<ul style="list-style-type: none"><li>• LifeTime Platinum III PLUS 08-09</li><li>• LifeTime Platinum III PLUS 0809 Optimized Reserves</li><li>• WCL Lifetime Platinum III PLUS 1101</li><li>• Lifetime Platinum III Plus</li></ul>	4.25%	4.00%
<ul style="list-style-type: none"><li>• WCL Golden Legacy Protector X</li><li>• Golden Legacy Protector X 11/09</li><li>• Golden Legacy Protector X Reprice 11/10</li></ul>	4.50%	4.00%
<ul style="list-style-type: none"><li>• Performance UL</li><li>• Performance UL- NY</li></ul>	3.25%	3.00%

The changes will be reflected on in-force illustrations beginning March 1 and on annual statements produced after March 31.

**If you have any questions, please contact your Protective Life representative.**

**Let's deliver on our promises. Together.**

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