



## Bulletin

DATE: May 2, 2022

### We're committed to your business – and lower prices!

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:

- Our lower prices put us in the **Top 3 90% of the time in monthly pay scenarios!\***
- 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.

#### Transition Rules:

1. For paper business: applications must be signed and received on or before May 16, 2022.
2. For ticket business and direct writer: applications must be signed and received on or before May 30, 2022.
3. Any application in Underwriting on May 2, 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. New York does not have a rate change, however the plan codes are changing so they will follow the above rules.

*Plus, you can create more ideal client experiences with **Protective Velocity** – our suite of digital solutions that makes submitting business fast and hassle-free.*

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



\*Standings current as of May 2, 2022

Protective refers to Protective Life Insurance Company.

The Protective trademarks, logos and service marks are property of Protective Life Corporation and are protected by copyright, trademark, and/or other proprietary rights and laws.

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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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