



Bulletin

DATE: January 10, 2022

Our term product has a new lower price – and cost isn't the only compelling feature.

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 91% of the time, and in the Top 5 97% of the time** for 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.
- **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 January 24, 2022.
2. For ticket business and direct writer: applications must be signed and received on or before February 7, 2022.
3. Any application in Underwriting on January 10, 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 have a rate change and the plan codes are changing so they will 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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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