



Product bulletin

DATE: March 9, 2026

New enhancements available for Protective® Lifetime Assurance UL

Protective Lifetime Assurance UL now accepts short pays, single pays and 1035 exchanges in addition to ongoing premiums for new policies, making it even easier to meet the long-term protection needs of clients.

Clients can also take advantage of the following benefits offered by our UL:

- Guaranteed coverage up to age 121
- Return of premium endorsement available starting at year 10 for no additional cost
- Optional ExtendCare™ rider to help offset chronic illness expenses

Transition rules

- For paper business: signed applications must be received on or before March 20, 2026.
- For electronic ticket business and direct writers: applications must be signed and received on or before April 3, 2026.
- Any application in Underwriting on March 9, 2026 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.

For more information about Protective Lifetime Assurance UL, please contact your Protective representative.



Protective and Protective Life refer to Protective Life Insurance Company (PLICO) located in Omaha, NE.

Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective Lifetime Assurance UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Omaha, NE. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex.

Insurance and Annuities are: Not a Deposit | Not Insured by any Federal Government Agency | Have no Bank or Credit Union Guarantee | Not FDIC/NCUA Insured | May Lose Value

PLAG.7048021 (10.25)

For Financial Professional Use Only. Not for Use With Consumers