

DATE: November 13, 2018

Protective Life Product Changes Effective January 1, 2019

At Protective Life, delivering what's promised is a decision—one we make every day—and doing the right thing is the foundation of everything we do. This is why we wish to inform you that we are repricing our Protective Advantage ChoiceSM UL and Protective Custom ChoiceSM UL products. This reprice enables us to continue offering solid, well-designed protection solutions that meet our customers' expectations and help us deliver on our promises—together.

2019 Product Changes

Effective January 1, 2019, our Protective Custom Choice UL and Protective Advantage Choice UL products will be repriced with slight rate increases.

Additionally, Protective Advantage Choice UL will become “non-illustrated,” meaning product illustrations will only show guaranteed values. Current policy values will be available on MyProtective.com, upon request from our customer service team (1.800.866.9933), and will continue to be shown on the policy's annual statement.

By only showing guaranteed values on illustrations, we will also eliminate the signature requirement—giving you more time to provide value to clients.

Transition Rules

Protective Advantage Choice UL

Paper and Ticket Application Submissions

- *To receive current pricing:* all applications must be signed **and** received at Protective's Home Office on or before December 31, 2018.
- All applications received after December 31, 2018 will receive new pricing.

Protective Custom Choice UL

Paper Application Submissions

- *To receive current pricing:* all applications must be signed **and** received at Protective's Home Office on or before January 7, 2019.
- All applications received after January 7, 2019 will receive new pricing.

See reverse side for more details.



Protective Custom Choice UL

Ticket Application Submissions

- *To receive current pricing:* all application packages submitted before January 1, 2019 must be signed **and** received at Protective's Home Office on or before February 1, 2019.
- All application packages signed and received after February 1, 2019 will receive new pricing.

Backdating to save age is permitted; however, applications must be signed and received in accordance with the transition rules outlined above.

If you have any questions, please contact the Protective Life Sales Desk at 877.778.3500, option 1, or contact your Protective Life representative.

Let's deliver on our promises. Together.

