Protective Life Bulletin

DATE:October 31, 2017TO:Protective Life DistributorsFROM:Protective Life Insurance Company

RE: Protective Life Launches ProClassic IISM UL

Protective Life Launches ProClassic IISM UL

Protective is excited to introduce ProClassic II UL, launching Monday, October 30, 2017.

Our new ProClassic II UL product offers larger target premiums to agents and lower premium costs to clients. With an interest rate of 3.75%—an increase of 45 basis points from ProClassic UL—ProClassic II UL can also provide clients with stronger cash-value accumulation potential.

In addition, the following list of riders will be available with ProClassic II UL:

- Accidental Death Benefit Rider
- Children's Term Life Insurance Rider
- ExtendCareSM Rider
- Income Provider Option Endorsement
- Terminal Illness Accelerated Death Benefit Endorsement

View ProClassic II UL product guide

ProClassic II UL will replace our current Protective ProClassic UL product in 2018; information detailing this transition will be released early next year. Please contact the Protective Life Sales Desk at 877.778.3500, option 1 for more information.

Let's deliver on our promises. Together.

ProClassic II UL (UL-25) is a universal life insurance policy issued by Protective Life Insurance Company, Birmingham, AL. 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 of sex. In Montana, unisex rates apply.



