

DATE: August 21, 2018

Coming soon! Lower rates for Protective® Classic Choice Term

The same straightforward coverage, now at an even lower price. Beginning August 27, 2018, Protective Classic Choice Term will be even more competitive with an average 1% level premium decrease across most ages, genders, rate bands and risk classes. *Please note that the 1% level premium decrease does not apply to New York rates and those rates will be unchanged.*

In addition, the expiration age on the Waiver of Premium Rider available with Protective Classic Choice Term will be updated from age 60 to 65, if not on claim by August 27, 2018.

Transition Rules:

- Applications signed and received on or after September 3, 2018, will automatically receive the new rates.
- Applications already in underwriting will be allowed to switch to the new term rates upon request.
- Switching the rates on a policy already issued will require an exception.

For more information, please contact your Protective Life representative.

Let's deliver on our promises. Together.