

May 2, 2022 v7.7.47

Repricing of Protective® Classic Choice Term 5/22

- Only Level Term Rates are changing with small decreases.
- Post-level rates are unchanged.
- Smoker rates are unchanged.
- NY rates are unchanged.

Business Transition Rules:

- For paper business; applications must be signed and received on or before **May 16, 2022**.
- For ticket business and direct writer; applications must be signed and received on or before **May 30, 2022**.
- Any application in Underwriting on **May 2, 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.
- NY does **not** have a rate change, however the plan codes are changing so they will follow the above rules.