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Sent: Tuesday, February 14, 2023 1:31 PM
Subject: Protective Indexed Choice UL Improvements

I wanted to share some good news on our ICUL product.

On March 15th, Protective's Indexed Choice UL cap rate will increase from 8% to 9%. Point to point segments that begin or renew on that date or later will have a 9% cap. Our proven track record in mortality experience combined with the increasing interest rate environment makes Protective Indexed Choice UL an IUL product with one of the most stable cap rates in the industry.

In addition to an increase to the cap rate, we will also be moving the maximum illustrated rate from 5.21% to 5.77%. Non-guaranteed loan rates will move from 4.71% to 5.27%.

Our sales team is notifying your members of the good news.

Jamie.

Jamie Ferguson
2nd Vice President & National Account Manager
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