



# Our latest reprice of Protective Advantage Choice<sup>SM</sup> UL and Protective<sup>®</sup> Lifetime Assurance UL

March 13, 2023

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At Protective, we have a long history of responsible product design and delivering on our promises. With this commitment in mind, we are informing you that effective March 13, 2023, [Protective Advantage Choice UL](#) and [Protective Lifetime Assurance UL](#) will both be repriced with a slight rate decrease.

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The rate decreases help us accommodate the current interest rate environment while continuing to offer this competitive solution. While prices are changing, our commitment to the guaranteed universal life market and meeting clients' needs remains the same.

## Transition rules

Clients will receive current (prior to March 13, 2023) product versions, if they:

1. Submit a signed application (includes completing the TeleLife<sup>®</sup> interview) and illustration, if necessary.
2. Ensure the policy has an effective date of **March 12, 2023**, or earlier.

For more information about Protective Advantage Choice UL, Protective Lifetime Assurance UL or any of our other products please contact your Protective representative.



## We're here for you

Everyone deserves peace of mind when it comes to safeguarding what's most important. We're ready to help you deliver the protection and security your clients deserve. Reach out to us anytime for questions and support, and we'll get in touch with you as soon as possible.

Contact us

Protective Advantage Choice UL (UL-21) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. 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 or sex.

Protective Lifetime Assurance UL (UL-22) is a universal life insurance policy issued by Protective Life Insurance Company, Nashville, TN. 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 or sex.

Lapse protection guarantees the policy death benefit for the duration of the guarantee and does not cover cash or surrender value. Loans, withdrawals, and other policy and premium changes will affect the cost and length of protection. Failure to make premium payments as planned may cause the policy to lose lapse protection and premiums required to restore it could be significantly higher. Refer to the policy and endorsements for complete terms, conditions, and limitations. All payments and all guarantees are subject to the claims-paying ability of Protective Life Insurance Company. The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.

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