

New pricing for Protective® Classic Choice term

We regularly review our pricing to deliver on our commitments and help you deliver on yours. Reprices ensure Protective® Classic Choice term remains strong, sustainable and easy to recommend. Alongside the reprice, our digital process helps new business move with velocity — from submission to commission.

More competitive pricing. More opportunities to win.

Classic Choice Term pricing is now more competitive across a broad range of face amounts, with meaningful pricing improvements on cases over \$1 million in face amount. These enhancements make Classic Choice Term an even stronger choice for clients with larger protection needs.

Price changes in all states except NY, effective Aug. 24, 2026:

Monthly premium scenarios in **top 3**
88% of time

Annual premium scenarios in **top 3**
83% of time

(Please note, iGo defaults to annual premium quotes. Change to monthly premium quotes to see Classic Choice term's most competitive rates.)

Transition rules

- For paper business: signed applications must be received on or before Sept. 8, 2026.
- For electronic ticket business and direct writers: applications must be signed and received on or before Sept. 21, 2026.
- Any application in underwriting on Aug. 24, 2026 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.
- New York does NOT have a rate change, however the plan codes are changing, so they will follow the above rules.



For questions, please contact your Protective representative.

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Protective refers to Protective Life Insurance Company (PLICO) located in Omaha, NE, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective Classic Choice term life insurance issued on form TL-21R 11-20 and state variations by PLICO in all states except New York. In New York, Protective Classic Choice term life insurance issued on form TL-21R-NY 1-21 by PLAIC. Policy form numbers, product features, and availability may vary by state. Consult the policy benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period. Benefits adjusted for misstatement of age and sex. Classic Choice is a trademark of PLICO.

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protective.com

Investment and insurance products are:	• Not FDIC insured • Not insured by any federal government agency • Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates • Subject to investment risks, including possible loss of the principal amount invested
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