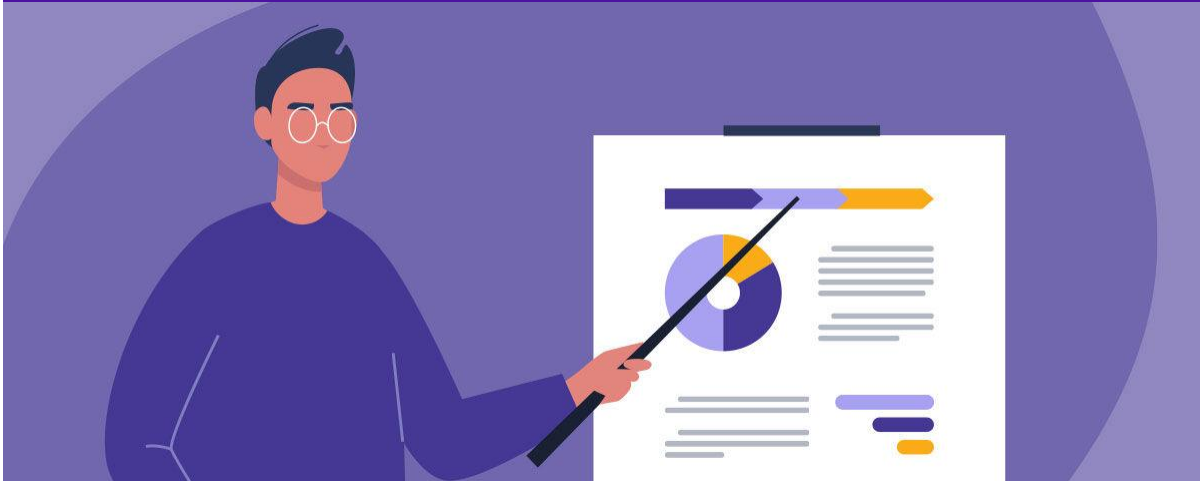


In the Loop

August 2025



Streamlined access, faster decisions

In May, we announced [our term reprice, operational and underwriting improvements](#) to maximize value for you and your clients.

[See the updates](#)

Take advantage of Life Insurance Awareness Month this September

Life Insurance Awareness Month is the perfect opportunity to help clients find solutions that meet their needs and grow your business, too. Take advantage of Life Insurance Awareness Month this September and start preparing with our step-by-step digital guide. It offers easy ways for you to help clients take control of their financial future with life insurance and increase sales.

[Get the guide](#)

Our latest reprice for Protective® Lifetime Assurance UL

As a leader in the UL marketplace, Protective continuously evaluates our products to ensure they meet the highest standards and remain competitively priced for you and clients. We recently lowered prices for Protective Lifetime Assurance UL to help more clients get straightforward lifetime coverage at an even better value.

[See details](#)

Pennsylvania disclosure statement reminder

In Pennsylvania, obtaining an **Agent signature** on the PA 332 E or F form, depending on product, **upfront is mandatory**. If we do not receive the completed form and signature prior to or along with the application, **the case must be closed**. This is a statutory requirement with no flexibility.

PA 332 E is the Certificate of Disclosure (Term / WL) for Term, Whole Life, & Single Premium Whole Life.

PA 332 F is the Surrender Comparison Index Disclosure (Universal Life) for Universal Life.

- **Non-illustrated products:** These require only a signed disclosure statement at the time of application. While neither an illustration nor a projection is necessary, a signed projection or illustration showing guaranteed values may be submitted in place of the disclosure.
- **Illustrated products:** These require an illustration, though a signed projection or illustration showing guaranteed values can also serve as a substitute for the disclosure.
- **Executive UL and VUL:** Are excluded from the PA 332 E and F disclosures.
- **Conversions:** Are excluded from the PA 332 E and F disclosures.
- **Replacements:** Same process as new business.

Sales material noted on the B-8704 required upfront

Effective August 1, 2025, all required documents listed on the **B-8704 form** must be submitted **upfront**, excluding Protective-specific materials (e.g., brochures, forms, websites). **Illustrations and projections (Proposals)** should be submitted via the **ticket platforms**.

To avoid processing delays, please ensure these documents are included **upfront** with the complete application packet.

If these documents are not received with the initial packet, the case will move to **exception handling** and must then be submitted via **email**. You'll see the status: **"Notice to Insurer of Proposed Replacement & NY Reg 60 – In Progress"** if the Sales Material/Proposal is missing. **After three follow-up attempts with deadlines**, the file will be **closed**. If no sales material was used in the sale, please enter "none".

Standardized approach for Illustration standards effective 8/1/2025

In March, we provided best practices to support consistency across our distribution channels. As we continue to build on these efforts, we are reinforcing procedural requirements to ensure clarity and alignment. Effective 8/1/2025, we implemented a **standardized approach** for not in good order (NIGO) illustration submissions within our exception handling process. These enhancements align with our compliance initiatives and will help ensure a streamlined experience.

To support this transition, we ask that you review the best practices and adjust your processes accordingly to facilitate a smooth application journey within our new business process.

[See details](#)



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Insurance and annuity products are issued by Protective Life Insurance Company (PLICO) in all states except New York, where they are issued by Protective Life & Annuity Insurance Company (PLAIC). Registered products are offered by Investment Distributors, Inc. (IDI), Member FINRA. PLICO is located in Omaha, NE.; PLAIC and IDI are located in Birmingham, AL. Policy form numbers, product features, and availability may vary by state. Consult the policy or contract for benefits, riders, limitations and exclusions. All payments and guarantees are subject to the claims paying ability of the issuing company.

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PLAG.6561362.05.25