Protective

In the Loop

August 2026

Recent Accelerated UW Enhancements

Protective continues to expand accelerated underwriting to help you move cases faster. More applicants age 50 and under may now qualify for up to $1 million in coverage across term and permanent products.

We've expanded eligibility to include:

- Eligible substandard risk classes up to Table 8
- Tobacco users
- Certain cases with recent lab results

These updates can help you:

- Move more cases through the accelerated process
- Reach a broader range of eligible clients
- Evaluate medical history with greater flexibility

Solutions for evolving clients' needs

Life insurance needs evolve over time. Whether clients are seeking short-term coverage to help protect their loved ones or a solution that combines lifelong protection with growth potential, we offer options designed to support a range of financial goals.

Protective® Classic Choice term

- Competitive pricing
- Streamlined application experience
- Accelerated underwriting capabilities
- Financial protection for families, income, and future goals

No matter where clients are in their financial journey, Protective provides solutions designed to help protect what matters most.

Life Insurance Awareness Month is coming — make sure you're ready

September is Life Insurance Awareness Month, which is the ideal time to help clients build the confidence to choose solutions that support their financial needs. Our consumer guide, Understanding Life Insurance, is a clear, comprehensive resource that can help clients learn about the importance of coverage, whether as part of a broader financial strategy or as standalone protection.

Get the guide

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 will be held in exception handling. This is a statutory requirement with no flexibility.

Protective and Protective Life refer to Protective Life Insurance Company and its affiliates, including Protective Life & Annuity Insurance Company.
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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