

In the Loop

June 2026



Turn more client conversations into coverage with Protective® Classic Choice term

Make every client conversation count. Protective® Classic Choice term helps you turn interest into action with competitive pricing, customizable coverage from 10–40 years, flexible conversion options, and a fast, simple application process. Our new consumer video brings these benefits to life — helping clients clearly understand the value this solution offers, so they can move forward more confidently.

[Watch and share the video](#) today to help simplify client conversations and drive more term business.

Underwriting build updates

Protective now uses a unified build chart across its flagship products.

Key details include:

- Select Preferred and Preferred weight limits for applicants age 70 and under have increased by 1 pound for certain heights.
- The single unified build chart now aligns build assessment for all Automated Underwriting (AUW) and Fully Underwritten (FUW) policies (previously we were using different build guidelines for low age and low face amount AUW policies).
- Substandard build guidelines have been published in a [new flyer](#).

Place large cases faster with a streamlined underwriting experience

Working on a large case? Protective's dedicated large case underwriting process helps place policies faster for solutions like Protective Strategic Objectives II VUL, offering unrestricted growth potential and customizable no-lapse guarantees. Our 3-step approach ensures high-profile cases are handled with priority and care, while providing transparent communication every step of the way.

[Download this flyer](#) to learn how we can help place large, high-profile cases to protect more people in less time.

Updated illustration best practices

We've updated our illustration best practices to help reduce not in good order (NIGO) submissions. Please ensure the following key best practices:

- Illustration run date must be on or before the signature date.
- Illustration must be signed on or before the application signature date.
- Illustration inputs must match the submitted application.

- The agent who runs the illustration must also sign the illustration, the application, and all related forms.
- The agent's name and address must be included on the illustration.

Please review the full best practices guide to understand all applicable scenarios and common questions.

[Review the full best practices guide](#)

Compliance newsletter

Stay up to date with key compliance requirements, regulatory changes, and essential resources in Protective's June compliance newsletter.

[Read the June compliance newsletter](#)



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