

In the Loop

May 2026



A blended strategy for distinct client needs

Because every client's needs are different, life insurance shouldn't be one-size-fits-all. See how a blended approach uses term and lifetime protection options to create more tailored solutions.

[Read more](#)

Product and underwriting recap

In case you missed it, here's a recap of our latest product and underwriting updates:

- The ExtendCareSM rider is now available for new Protective[®] Strategic Objectives II VUL policies in California. With this rider, clients can advance their death benefit to manage the costs associated with a chronic illness, offering flexibility when it's needed most.
 - Accelerated underwriting is now available in New York. This streamlined approach helps deliver faster decisions with a less invasive experience. Advanced analytics personalize underwriting based on each applicant's unique profile, making the process faster and more convenient.
-

Best practices for writing business in New York

Following New York's best-practice guidelines gives field partners a clear advantage by reducing delays, preventing file closures and creating a smoother path to policy issue. Completing required contracting steps, drop ticket submissions, Regulation 187 training and product training upfront helps ensure cases are reviewed promptly and avoids costly resubmissions. Clear Regulation 60 replacement processes further provide transparency and predictable timelines when existing coverage is involved. By adhering to these guidelines, partners strengthen compliance, protect the sale and build greater trust with clients and carriers in one of the industry's most highly regulated markets.

[View the flyer](#)



For Financial Professional Use Only. Not for Use With Consumers.

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by trademark and/or other proprietary rights and laws. 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.**

©Protective Life Corporation, Birmingham, AL. All Rights Reserved.

CLA.7467105.02.26