

In the Loop

October 2026



Don't miss out on our term life incentive

Now through Oct. 30, the Protective® Classic ChoiceSM term incentive is your way to more rewards and a chance to win \$1,000.

Earn up to:

- 2 in-force policies = \$100 gift card
- 3 in-force policies = \$200 gift card
- 4+ in-force policies = \$500 gift card

Plus, every application you submit earns an entry into a raffle for one of 3 \$1,000 gift cards.

[See incentive details](#)

The new protective.com is here!

The new protective.com experience is here, bringing key business information together in one intuitive destination. The result: more time serving clients and growing your business, with less time spent navigating multiple tools.

[See the enhanced experience](#)

Protective® Lifetime AssuranceSM universal life Target Premium Increase

To maintain LAUL's strong competitive position in the guaranteed universal life market and support the product's long-term strength, target premiums have increased. This change helps preserve competitiveness in key short-pay funding scenarios while continuing to deliver the reliable protection and value customers expect.

Additionally, there are no changes to product rates or commission schedules, allowing for a smooth transition while ensuring customers and financial professionals continue to benefit from the same trusted features, guarantees, and protection they count on today.

Updated internal replacement commissions guidelines now available

When a replaced Variable Universal Life (VUL) contract is no longer in its surrender period, any rolled-over cash value will now count toward target premium for commission purposes. This change may increase commissionable premium on eligible replacement transactions. Download the updated guidelines to review the full details.

[Download guidelines](#)

Give clients more opportunities to grow cash value on their terms

Help growth-focused clients pursue their long-term financial goals with Protective® Strategic ObjectivesSM II VUL. This solution's competitive investment portfolio and flexible design give clients more opportunities to grow cash value on their terms.

[Download our flyer](#) to learn how our VUL can help you offer strong growth potential to support clients' future goals.

Make MyAccount part of every customer conversation

Protective customers have more self-service options than ever through MyAccount, making it easier to manage their policies on their own schedule.

Encouraging customers to register for and use MyAccount not only improves their experience, but also helps reduce routine administrative requests, allowing more time to focus on complex service needs and meaningful client conversations.

With MyAccount, customers can:

- Enroll in eDelivery
- Make one-time or recurring payments
- Update payment methods
- Update beneficiary information
- Change their address, phone number, name, or email address
- Access policy details, payment history, statements, policy values, and tax forms

[Download the MyAccount flyer](#) for a complete overview of available self-service features to help guide customer conversations.

New Enhancements to Ready to Sell

We've enhanced the Ready to Sell experience with two new features designed to provide greater visibility and self-service capabilities.

Self-Service Agent Code Management

Financial professionals can now inactivate active agent codes that are no longer needed within a distribution.

Background Check Status

View background check status directly within Ready to Sell, when applicable.

[See the Ready to Sell tool](#)

2026 holiday schedule and year-end processing guidelines

As we near the end of the year, the following holiday schedule and year-end business processing guidelines will help expedite your business.

[Download 2026 holiday schedule](#)



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