Protective

Bulletin

Date: Sept. 28, 2026

Protective® ProClassic℠ II universal life closure

Protective will be closing Protective ProClassic II universal life to new sales, effective Dec. 31, 2026. Protective® ProClassic℠ II NY universal life will remain available for sale in New York.

We're committed to making this transition as smooth as possible. To help ensure your business continues to move forward seamlessly, we've outlined important processing deadlines and transition guidelines below. No exceptions will be made, so please review these dates carefully and plan accordingly.

Transition rules for all business, paper or electronic:

Date	Requirement
Dec. 17, 2026	Last day to submit a ticket on electronic platforms
Dec. 31, 2026	Last day to quote Protective ProClassic II universal life on third-party quote engines. Quotes may still be obtained from the Protective Sales Desk.
Dec. 31, 2026	All applications and Part II interviews must be completed, signed and received.
Mar. 31, 2027	All Protective ProClassic II universal life policies must be in force.

We are committed to providing you with the best-in-class sales support. If you have any questions, please contact your Protective representative.

See important information on next page.

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

Protective

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

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Omaha, NE, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York.

Protective Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

ProClassic II (UL-25) is a universal life insurance policy issued by Protective Life Insurance Company in all states except New York where it is issued by Protective Life and Annuity Insurance Company under form number (UL-25-NY). Protective Life Insurance Company is located in Omaha, NE, and Protective Life and Annuity Insurance Company is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex.

The tax treatment of life insurance is subject to change. Neither Protective nor its representatives offer legal or tax advice. Please consult your legal or tax advisor regarding your individual situation before making any tax-related decisions.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products, are issued by PLICO and PLAIC, its affiliates. IDI is located in Birmingham, Alabama.

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