

# Protective Life Bulletin

## Protective Indexed Choice<sup>SM</sup> UL Rate Changes

At Protective Life, delivering what's promised is a decision — one we make every day — and doing the right thing is the foundation of everything we do.

That's why we've decided to adjust our loan charge rate, cap rate, fixed rate and illustrated rate on Protective Indexed Choice UL to keep up with the continued low interest rate environment and volatility in the market. These product revisions will enable us to continue offering this solid, well-designed life insurance solution that meets your clients' expectations and helps us deliver on our promises — together.

**The following rate changes will be available with Protective Indexed Choice UL illustrations beginning October 19, 2020. See *below for effective dates*.**

- The loan charge rate will change from 4.41% to 4.64% and is effective October 19, 2020.
- The indexed cap rate will change from 8.50% to 8.00%.
  - The new cap rate will go into effect on January 15, 2021 as indexed segments are created on the 15th of each month.
  - For new and existing indexed segments that began in 2020, this new cap rate will go into effect once the segment has its annual reset

(after its 12-month term).

- The fixed account crediting rate will change from 3.50% to 3.25% and is effective January 1, 2021.
- The maximum illustrated rate will change from 5.41% to 5.14% and is effective October 19, 2020.

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**If you have any questions, please contact the  
Protective Life Sales Desk at 877-778-3500, option 1.**

**Let's deliver on our promises. Together.**



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Indexed Choice (UL-27) is a indexed universal life policy issued by Protective Life Insurance Company, Brentwood, TN. Product form number, product features and availability may vary by state. Consult the policy 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. In Montana, unisex rates apply. All payments and guarantees are subject to the claims paying ability of Protective Life Insurance Company. **Protective Indexed Choice is not a security investment and is not an investment in the market. Please see the policy for complete details about the terms, conditions, limitations or exclusions that apply to this policy.**

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Protective Life

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