

Our latest reprice of Protective® Classic Choice term

November 20, 2023

We're excited to announce we've lowered our [Protective® Classic Choice term](#) prices once again. And with longer term periods, more flexibility and faster technology, we're also making short-term business easier and more innovative.

 [Email](#)

We believe products should be easy to understand and easier to recommend. That's why we continue to improve our term product to maximize its value for clients everywhere:

- Our lower prices put us in the **top 3 74%¹ of the time in monthly premium scenarios and in annual premium scenarios.** (Please note, iGo defaults to annual premium quotes. Be sure to change to monthly premium quotes to see Classic Choice term's most competitive rates.)
- **35- and 40-year term periods** make us one of only three carriers in the market to have level term coverage for up to 40 years.
- [Protective Velocity](#), our suite of digital solutions, makes submission to commission even faster and easier.

Transition Rules:

- For paper business: applications must be signed and received on or before **December 4, 2023**.
- For electronic ticket business and direct writers: applications must be signed and received on or before **December 18, 2023**.
- Any application in Underwriting on **November 20, 2023**, may choose the version of the product (old or new) but will retain the rates they are initially quoted unless otherwise requested up until the case has been approved.
- New York does not have a rate change, but the plan codes are changing so they will follow the above rules.

Reach out to your representative today to see how we're helping clients achieve the protection they deserve.

We're here for you

Everyone deserves peace of mind when it comes to safeguarding what's most important. We're ready to help you deliver the protection and security your clients deserve. Reach out to us anytime for questions and support, and we'll get in touch with you as soon as possible.

Contact us

¹Standings current as of November 20, 2023.

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Protective Classic Choice (TI-21) is a term life insurance policy issued by Protective life Insurance Company, located in Nashville, TN. Policy form numbers, product features, and availability may vary by state. Consult the policy benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period.

Benefits adjusted for misstatement of age and sex. All payments and guarantees are subject to the claims-paying ability of Protective life Insurance Company.

Protective is a registered trademark and Classic Choice is a trademark of Protective life Insurance Company.

WEB.4846538.05.23

 

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