

Protective Life Bulletin

DATE: April 16, 2018
 TO: Protective Life Distributors
 FROM: Protective Life Insurance Company
 RE: ProClassic Legacy Launching April 30

ProClassic Legacy Launching April 30

On April 30, 2018, Protective Life will launch ProClassic Legacy: a new current assumption universal life policy that offers flexible premiums and cash-value potential. As part of this launch, ProClassic UL will be discontinued on April 30, 2018 with conversion applications discontinuing on June 29, 2018. In addition, ProClassic NY and ProClassic UL with the Enhanced Cash Surrender Value Rider will continue to be available for new issues and certain conversions. Please review the transition rules for complete information.

Transition Rules:

- For new business, ProClassic UL will close on April 30, 2018: applications must be signed and received on or before April 30.
- For conversions, ProClassic UL will close on June 29, 2018: conversion applications must be signed and received on or before June 29.

Please review the following conversion options for policyholders who own a qualifying* life insurance policy that will be in place on and after June 30, 2018:

Basic Conversion Products:	Expanded Conversion Products:
<ul style="list-style-type: none"> • ProClassic Legacy UL (UL-26) • Non-par Whole Life (WL-04) 	<ul style="list-style-type: none"> • Protective ProClassic IISM UL (UL-15) • Non-par Whole Life (WL-04) • Protective Advantage ChoiceSM UL (GUL) (UL-21) • Protective Indexed ChoiceSM UL (UL-23) • Protective Strategic Objectives VUL (VUL-14) • Protective Investors ChoiceSM VUL (VUL-13)
In Force Business:	Products Available for Conversion:
Protective Life or West Coast Life term policies and Protective Secure-T (UL-17) policies dated January 1, 2010 to current date	See Expanded Conversion Products available
Protective Custom Choice UL (UL-22) (10-30 year options and lifetime plans)	See Expanded Conversion Products available
Protective Benefit Plan Group term policies (BPG-Worksite Marketing), Athene (Liberty) term policies, all other Protective Life, West Coast Life and Empire General term policies and all other acquired term policies	Basic Conversion Products only
Protective [®] Classic Choice Term 10 year	Years 1-5 See Expanded and Basic Conversion Products available Years 6-8 See Basic Conversion Products available
Protective [®] Classic Choice Term 15 year	Years 1-5 See Expanded and Basic Conversion Products available Years 6-13 See Basic Conversion Products available
Protective [®] Classic Choice Term 20/25/30 years	Years 1-5 See Expanded and Basic Conversion Products available Years 6-18 See Basic Conversion Products available

Protective[®] Classic Choice Term conversion rights expire earlier of the level premium term period – less two years or the anniversary nearest the insured's 70th birthday, whichever comes first.

*Conversions and non-evidence internal replacements are subject to contract provisions to include age and duration restrictions. Please review the contract to ensure eligibility. Protective Life's acquired company list is accessible on www.myprotective.com under Policy Revisions on the Servicing Business page. Products available for conversion and conversion rules are subject to change at any time.

Let's deliver on our promises. Together.

