

Protective Life Bulletin

DATE: July 9, 2019

Protective Non-Participating Whole Life Update

In order to comply with requirements set forth by the National Association of Insurance Commissioners (NAIC), we are introducing a new version of our Protective Non-Par Whole Life (NPWL 2013) insurance product.

Effective July 12, 2019, the current NPWL 2013 will no longer be available. The rates for the new version of the product will reflect the updated 2017 CSO Mortality Table (2017 CSO) and Principle Based Reserves (PBR) requirements adopted by the NAIC.

Transition Rules

The following transition rules apply to all states, except the state of New York. The current NPWL 2013 version of the product will still be available in the state of New York.

- New rates are available July 12, 2019.
- Applications must be signed and received in the Protective Home Office by August 9, 2019 to receive the NPWL 2013.
- Applications received on or after August 10, 2019 will receive the new product rates.
- Exceptions will not be allowed.

For more information, please contact your Protective Life representative, or the sales desk at 877.778.3500, option 1.

Let's deliver on our promises. Together.

