



# Protective bulletin

**Date: January 2025**

To help meet your clients' needs, Protective offers policyholders who own a qualifying<sup>1</sup> life insurance policy the ability to convert their policy to an eligible Protective permanent life insurance option without providing evidence of insurability. Protective Life maintains two portfolios of products available for conversion: basic conversion products and expanded conversion products.

Basic conversion products	Expanded conversion products
<ul style="list-style-type: none"><li>ProClassic Legacy<sup>SM</sup> UL</li><li>Protective Non-Participating Whole Life<sup>2</sup></li></ul>	<ul style="list-style-type: none"><li>Protective Advantage Choice<sup>SM</sup> UL</li><li>Protective Indexed Choice<sup>SM</sup> UL<sup>2</sup></li><li>Protective Lifetime Assurance<sup>SM</sup> UL</li><li>Protective® Strategic Objectives II VUL</li><li>ProClassic Legacy<sup>SM</sup> UL</li><li>ProClassic II<sup>SM</sup> UL<sup>2</sup></li><li>Protective Non-Participating Whole Life<sup>2</sup></li></ul>

In force business: Protective® Classic Choice term	Products available for conversion
Protective Classic Choice term 10 year	Years 1-5: Expanded conversion products available Years 6-8: Basic conversion products available
Protective Classic Choice term 15 year	Years 1-5: Expanded conversion products available Years 6-13: Basic Conversion products available
Protective Classic Choice term 20/25/30/35/40 years	Years 1-5: Expanded conversion products available Years 6-18: Basic conversion products available

Conversion periods end at the timeframe shown above or the anniversary nearest the insured's 70th birthday, whichever comes first.

In force business: Protective® Classic Choice term with the Conversion Choice <sup>SM</sup> Rider with ExtendCare <sup>SM3</sup>	Products available for conversion
Protective Classic Choice term 10 year	Years 1-8: Expanded conversion products available
Protective Classic Choice term 15 year	Years 1-13: Expanded conversion products available
Protective Classic Choice term 20/25/30/35/40 years	Years 1-18: Expanded conversion products available

Conversion periods end at the timeframe shown above, up to 18 years or the anniversary nearest the insured's 70th birthday, whichever comes first.

In force business	Products available for conversion
Protective Secure-T policies; Protective Life and West Coast Life term policies (other than Protective® Classic Choice Term); Empire General and all other acquired term policies	Basic conversion products available
Protective Custom Choice <sup>SM</sup> UL (10-30 year options and lifetime plans)	Expanded conversion products available through the 20th policy anniversary or the anniversary nearest the insured's 70th birthday, whichever comes first.
Protective Benefit Plan Group term policies (BPG-Worksite Marketing)	Protective Non-Participating Whole Life
Athene (Liberty Life Insurance) term policies	Athene Non-Par Whole Life

## Program details

- No evidence of insurability is required.
- In the first 12 months of the policy being issued, the agent will receive net commissions.
- Full commissions will apply after the policy's first anniversary.
- Any conversion credits are not commissionable.
- For New York policies, the conversion policy reverts to the state of the original term policy (i.e., a New York term policy will be converted to a New York permanent policy, even if the owner has moved to another state by the time of the conversion).
- For Protective Secure-T and Protective Custom Choice UL products, partial conversion is available after the first policy year.
- For conversion information on Survivorship Term products, please contact our Policy Revisions department at 800-333-3418, option 6.
- Available conversion products and rules are subject to change at any time.

<sup>1</sup> Conversions and non-evidence internal replacements are subject to contract provisions which include age and duration restrictions. Please review the contract to ensure eligibility. Protective's acquired company list is accessible on [myprotective.com](http://myprotective.com) under Policy Revisions on the Servicing Business page. Products available for conversion and conversion rules are subject to change at any time.

<sup>2</sup> Protective Indexed Choice UL NY, ProClassic II UL NY and Non-Participating Whole Life NY are the only products currently available for conversion in New York.

<sup>3</sup> ExtendCare is not available on all permanent products or all states, and state variations may apply.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Life insurance is issued by PLICO in all states except New York and in New York by PLAIC. PLICO is located in Nashville, TN and PLAIC is located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Some requests may be subject to underwriting. Up to a two-year contestable and suicide period may apply. Benefits adjusted for misstatements of age or sex. All payments and all guarantees are subject to the claims-paying ability of the issuing company.

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