

# We're committed to your business – and lower prices!

July 11, 2022

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.

We believe products should be easy to understand and easier to recommend. That's why we remove unnecessary features and steps to maximize value for you and your clients.

Here's why you should be excited about this:

- Our lower prices put us in the **Top 3 85% of the time, and thanks to our most recent reprice, we secured the #1 spot 63% of the time for monthly pay scenarios!**
- 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.
- Plus, **create more ideal client experiences with [Protective Velocity](#)** – our suite of digital solutions that makes submitting business **fast and hassle free**.

## Transition Rules:

1. For paper business: applications must be signed and received on or before **July 25, 2022**.
2. For ticket business and direct writer: applications must be signed and received on or before **August 8, 2022**.
3. Any application in Underwriting on **July 11, 2022**, 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.
4. New York **does not** have a rate change; however, 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.**