

Our latest reprice of Protective® Classic Choice term

September 12, 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 continue to improve our term product to maximize its value for clients everywhere:

- Our lower prices put us in the top 3, 87% of the time for monthly and 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 **September 26, 2022**.
- For electronic ticket business and direct writers: applications must be signed and received on or before **October 10, 2022**.
- Any application in Underwriting on **October 10, 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.
- New York **does not** have a rate change, but the plan codes are changing so they will follow the above rules.

