

DATE: December 27, 2019

Key Product Availability Updates

Recently, we [announced](#) that we've successfully updated our product portfolio to reflect the 2017 Commissioner's Standard Ordinary (CSO) Table and Principle-Based Reserving (PBR) requirements. Below, you'll find updated product availability and rider information:

Products

Protective® Classic Choice Term	Available in all states
Protective Custom Choices SM UL	Available in most states; not yet approved in CA and NY
Protective Advantage Choices SM UL	Available in all states except NY
Protective Indexed Choices SM UL	Available in all states except NY
Protective® Strategic Objectives II VUL	Available in all states except NY
Protective ProClassic II SM UL	Available in most states; not yet approved in NY

Riders

ExtendCares SM Rider	Available in most states; not yet approved in CA
Accidental Death Benefit Rider	Available in most states; not yet approved in CA and NY
Waiver of Specified Premium Rider	Available in most states; not yet approved in CA and NY
Children's Term Rider	Available in most states; not yet approved in NY

As noted above, there are two products that have not yet been approved in select states:

- California has not approved our filing of Protective Custom Choice UL
- New York has not approved our filing of Protective ProClassic II UL

Beginning January 1, 2020, Protective Custom Choice UL will temporarily be unavailable for sale in California and ProClassic II UL will temporarily be unavailable for sale in New York. Starting on January 1, we will not be able to accept applications for Custom Choice UL (in California only) or ProClassic II (in New York only) until the products have been reintroduced.

We also strongly recommend that initial premiums are submitted before December 31 on pending 2001 product version cases to preserve the current product version. Any pending 2001 product version cases without premium received will not be issued.

We are diligently working with these states to expedite the filing review and will reintroduce these products as soon as we have approval.

For more information or to run an illustration, please contact your Protective Life representative.

Let's deliver on our promises. Together.

