

Protective Life Insurance Field Office Bulletin

Protective Centennial Survivor G UL 11/10 Product Re-price


Protective Centennial Survivor G UL, policy form UL-12 and state variations thereof, is a flexible premium second-to-die universal life insurance policy issued by Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

PLBD.3459 (10.10)

Birmingham, Alabama

Protective 
Life Insurance Company
Universal Life • Annuities • Term Insurance

RE: Protective Centennial Survivor G UL 11/10 Product Re-price
DATE: October 22, 2010
TO: Protective Life Distributors
FROM: Jeff Marsh, Vice President – Life Sales & Advanced Markets



Recent challenges in the guaranteed UL marketplace have generated price increases across the industry. In some cases, it has resulted in the complete withdrawal of a product from the marketplace. Given the current environment, we will be increasing the rates for our survivorship no-lapse guarantee product.

Effective **November 15, 2010**, rates will increase on the *Protective Centennial Survivor G UL 11/10* product for all ages, genders, and premium scenarios.

Business Transition Rules (No exceptions will be made to the following business rules.)

- All applications received prior to **01/03/2011** will be processed according to the accompanying illustration.
- All applications received on **01/03/2011** and later will be processed using the new rates.
- Applications for conversions will be the same as the business transition rules listed above.

Illustration & Quoting Systems

- The new rates will be available in the ELI illustration system on **11/15/2010**.
- All full illustrations run **01/03/2011** and later will illustrate the new rates.
- On and after **01/03/2011**, a numeric summary will remain available for the earlier rates.

Product Availability

The new rates for *Centennial Survivor G UL 11/10* have been approved in all states **except the following:** NY, PA, and PR

If you have any questions or would like additional information about the *Protective Centennial Survivor G UL* product, please call your Divisional Sales Manager or the Life Sales Desk at (800) 628-6390, option #2.

Protective Life Insurance Company • Institutional Distribution Group
600 Vine Street, Suite 1800 • Cincinnati, Ohio 45202 • (800) 628-6390 • FAX (513) 357-4420

For Agent or Broker Dealer Information Only. Do Not Use With Consumers.