

Protective Life Bulletin

DATE: March 23, 2021

Updates to inforce rates

As part of our long-term strategy, Protective Life continues to pursue initiatives that improve the risk and profitability profile of our business, including premium increases for inforce policies as needed. As a result, interest crediting rates will be adjusted on inforce policies effective March 31, 2021.

Product Name	Current Crediting Rate	New Crediting Rate (starting March 31)
<ul style="list-style-type: none">Select UL SPSelect UL SP T4	4.85%	4.50%
<ul style="list-style-type: none">WCL Golden Legacy Protector XGolden Legacy Protector X 11/09Golden Legacy Protector X Reprice 11/10	4.50%	4.00%
<ul style="list-style-type: none">Protective Centennial G II Plus ULCent G II Plus - Payroll DeductionCentennial G II PLUS 08-09LifeTime Platinum III PLUS 08-09Centennial G II PLUS 0809 Optimized ReservesLifeTime Platinum III PLUS 0809 Optimized ReservesProtective Centennial G II PLUS 1101WCL Lifetime Platinum III PLUS 1101Lifetime Platinum III PlusProtective Centennial Survivor GCentennial Survivor G 11/09Centennial Survivor G Reprice 11/10	4.25%	4.00%
<ul style="list-style-type: none">Benefit Choice ISWLBenefit Choice ISWL 2001CSO	3.75%	3.00%
<ul style="list-style-type: none">Protective Survivor UL 06/2012	3.00%	2.50%

The changes will be reflected on inforce illustrations beginning March 1 and on annual statements produced after March 31.

If you have any questions, please contact your Protective Life representative.

Let's deliver on our promises. Together.

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The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.

