

Protective Secure-T

December 12, 2011 Re-price

Business and Transition Rules:

For States that have approved Protective Secure-T prior to 12/12/2011:

- Applications for old rates must be signed before 12/12/2011 and received no later than 12/26/2011.
- Applications for Protective Secure-T signed on or after 12/12/2011 will be processed with the new Protective Secure-T rates and applications received after 12/26/2011 (regardless of sign date) will be processed with the new Protective Secure-T rates. **A Protective Life application will be required to receive the new rates.**

Illustration and Quoting Systems:

(ELI, WinFlex, TeleLife & Quoting Services):

The new Protective Secure-T rates will be implemented for approved states and available for quoting on **12/12/2011**. The old Protective Secure-T rates will be removed from the quote systems for all Secure-T approved states on **12/11/2011**. States will be added as they are approved.

TeleLife EZ-App Transition Rules For Approved States:

Secure-T applications for the old rates quoted no later than **12/11/2011** must be signed and received in the home office no later than **01/20/2012**. Secure-T applications received in the home office after **01/20/2012** will be processed with the new Secure-T rates.

Product Availability:

The new Protective Secure-T rates are approved in all states **except the following: NY, NV, and OR.**