



Products Available for Conversion

To help meet your clients' needs, Protective offers policyholders who own a qualifying* life insurance policy the ability to convert or exchange their policy to an eligible Protective permanent insurance option without providing evidence of insurability. Protective maintains a portfolio of conversion products within the Edward Jones distribution channel.

Conversion Products:

- Protective® Lifetime Assurance UL
- Protective® Strategic Objectives II VUL
- ProClassic Legacy UL

In Force Business:	Products Available for Conversion:
Protective Secure-T policies, Protective and West Coast Life term policies (other than Protective® Classic Choice Term) dated until the end of the calendar year of their eighth policy anniversary	Conversion products noted above
Protective Custom Choice SM UL (10-30 year options and lifetime plans)	Conversion products noted above
All other Protective, West Coast Life, Empire General, and all other acquired term policies	ProClassic Legacy UL
Protective® Classic Choice Term 10 year	Years 1-5: Conversion products noted above are available Years 6-8: ProClassic Legacy UL only
Protective® Classic Choice Term 15 year	Years 1-5: Conversion products noted above are available Years 6-13: ProClassic Legacy UL only
Protective® Classic Choice Term 20/25/30 years	Years 1-5: Conversion products noted above are available Years 6-18: ProClassic Legacy UL only
Protective® Classic Choice Term 10/15/20 year conversion rights expire at the earlier of the level premium term period – less two years or the anniversary nearest the insured's 70th birthday, whichever comes first.	
Protective® Classic Choice Term 25/30 year conversion rights expire at the earlier of 18 years, or the anniversary nearest the insured's 70th birthday, whichever comes first.	

If there is not a conversion product available in your channel for the in-force business in question, please work with our Customer Care Team at 888-630-3083.

*Conversions and non-evidence internal replacements are subject to contract provisions to include age and duration restrictions. Please review the contract to ensure eligibility. Protective's acquired company list is accessible on myprotective.com under Policy Revisions on the Servicing Business page. Products available for conversion and conversion rules are subject to change at any time.

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