

Protective® Classic Choice term

Secure the right life insurance coverage quickly and confidently

Getting life insurance can feel overwhelming, but at Protective we make it easy by meeting you where you are. With Protective Classic Choice term, we've streamlined underwriting into 3 efficient paths — so getting affordable term life insurance is faster and easier than you might expect.

How the process works



Start the application

Your financial professional will help you begin your application. After that, you'll receive a secure link to complete the rest online.



Answer questions

As you go through the application, our system determines which of our 3 underwriting paths best fits your situation.



Review your offer

Once we finish our review, you'll receive an offer if your application is approved. If it meets your needs, you can accept it electronically.

Three underwriting paths to coverage

No matter your underwriting path, getting life insurance coverage is more straightforward than you think.

Instant approval

If you qualify, you can be approved and issued a policy immediately — no medical exam required.



Coverage in
as little as
14 minutes*

Accelerated underwriting

No exams, just a few follow-up questions. We'll review your application and provide a fast decision, often within a few days.



Coverage in
as little as
72 hours*

Traditional underwriting

For more complex cases or when a detailed health profile is needed. This process may involve a medical exam and records review — but it can help you access our most competitive rates.



*Based on Protective underwriting cycle times. Data current as of June 2025.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.



Talk to your financial professional today to get started.

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