



March 30, 2020

### A message from Protective's President and CEO Rich Bielen:

As all of us navigate the unprecedented situation posed by COVID-19, Protective remains committed to supporting our customers, our employees and the communities we serve. We are proactively taking steps to ensure you continue to receive the service and support you need.

With a solid financial foundation and a demonstrated ability to handle challenges over our 113-year history, Protective is well-positioned to continue delivering on our promises. Today, we are proud to be open for business, and we are ready to serve.

To help support overall wellbeing and slow the spread of the virus, most of our employees are now working from home, and we have provided additional tools and technology to support their transition. In addition to our normal paid time off benefits, we have also implemented a new COVID-19 Paid Leave Policy to provide financial stability to our colleagues during this period of uncertainty. Additionally, the Protective Life Foundation has begun to partner with local nonprofits and other business leaders to understand where we can best be of service to the broader community.

As we continue to monitor this rapidly evolving situation, I urge everyone – our customers, employees and the entire Protective family – to please continue taking steps to keep yourself and your loved ones healthy.

A handwritten signature in black ink, appearing to read "Rich Bielen".

Richard J. Bielen  
CEO and President

**How is Protective preparing for potential impact from COVID-19?**

Business continuity is a priority, and we maintain plans for all functions and sites. In addition, our response team continues to meet regularly to consider developments and implement key actions as needed.

To date, Protective has:

- Expanded remote work capabilities for most employees
- Implemented social distancing practices
- Enhanced sanitization in our offices
- Established a special COVID-19 Paid Leave Benefit
- Suspended domestic and international travel
- Developed guidelines for those returning from international travel
- Prohibited visitors at our office locations

Serving our customers while protecting the safety and wellbeing of our employees remains our top priority.

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## Accessing your account

As a reminder, you have a variety of tools and self-service capabilities available through Protective to help you make a payment, manage your account or file a claim:

[Get help or manage your account online \(where available\)](#)

[MONY/MLOA customers online account management](#)

[File a claim or check claim status](#)

[Contact us via phone](#)

As more information becomes available, we will continue to update our [website](#). You can also follow us on [Facebook](#) or [Twitter](#) for ongoing communications.

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