

SERFF Tracking Number: PRTA-125943288 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 41127
Company Tracking Number: PAT IPD-2095
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: IPD-2095
Project Name/Number: IPD-2095/IPD-2095

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: IPD-2095

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: PRTA-125943288 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41127

Co Tr Num: PAT IPD-2095

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Pat Van Keulen

Disposition Date: 12/23/2008

Date Submitted: 12/16/2008

Disposition Status: Approved

Implementation Date Requested: 03/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: IPD-2095

Project Number: IPD-2095

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/23/2008

State Status Changed: 12/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Form IPD-2095 ENDORSEMENT TO ESTABLISH THE DEFAULT SUBSEQUENT GUARANTEED INTEREST RATE PERIOD

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Trust

Deemer Date:

The listed form is submitted for filing acknowledgement or prior approval, as appropriate. The implementation date is April 1, 2009, or upon filing with your Department if later. This form is new and will not replace any form currently in use by the Company. It is being filed countrywide, and has been submitted to our domiciliary state of Tennessee. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards. The form is in final laser print, subject only to minor modification in paper size, stock, ink, type face (but not font size), border,

| | | | |
|---------------------------------|--|-------------------------------|----------------------------------|
| <i>SERFF Tracking Number:</i> | <i>PRTA-125943288</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Protective Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>41127</i> |
| <i>Company Tracking Number:</i> | <i>PAT IPD-2095</i> | | |
| <i>TOI:</i> | <i>A10 Annuities - Other</i> | <i>Sub-TOI:</i> | <i>A10.000 Annuities - Other</i> |
| <i>Product Name:</i> | <i>IPD-2095</i> | | |
| <i>Project Name/Number:</i> | <i>IPD-2095/IPD-2095</i> | | |

company logo and adaptation to computer printing.

The submitted form is an endorsement currently intended for use with Group Modified Guaranteed Annuity Certificate form IPD-2084 approved 12/10/1997. It will be used to provide for default to a one year interest rate period when a guaranteed interest rate period expires. Currently, the default is to a new period of the same or closest duration as the period expiring. The one year period will have no market value adjustment or withdrawal charges.

As this endorsement is intended for use with a product that is a security subject to federal jurisdiction, it is exempt from state readability requirements.

Thank you for your attention to this filing. If there are any questions, I can be reached in SERFF, or at pat.vankeulen @ protective.com, or toll-free at 1-866-874-4001 x7856.

Company and Contact

Filing Contact Information

Pat Van Keulen, Filing Analyst
 1707 North Randall Road, Suite 310
 Elgin, IL 60123

Pat.VanKeulen@protective.com
 (847) 930-7856 [Phone]
 (847) 930-8280[FAX]

Filing Company Information

Protective Life Insurance Company
 2801 Highway 280
 Birmingham, AL 35223
 (800) 866-3555 ext. [Phone]

CoCode: 68136
 Group Code: 458
 Group Name:
 FEIN Number: 63-0169720

State of Domicile: Tennessee
 Company Type:
 State ID Number:

Filing Fees

| | |
|------------------|----------------|
| Fee Required? | Yes |
| Fee Amount: | \$20.00 |
| Retaliatory? | No |
| Fee Explanation: | \$20 per form. |
| Per Company: | No |

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Project Name/Number: IPD-2095/IPD-2095

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Protective Life Insurance Company | \$20.00 | 12/16/2008 | 24560135 |

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Product Name: IPD-2095
Project Name/Number: IPD-2095/IPD-2095

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 12/23/2008 | 12/23/2008 |

SERFF Tracking Number: *PRTA-125943288* *State:* *Arkansas*
Filing Company: *Protective Life Insurance Company* *State Tracking Number:* *41127*
Company Tracking Number: *PAT IPD-2095*
TOI: *A10 Annuities - Other* *Sub-TOI:* *A10.000 Annuities - Other*
Product Name: *IPD-2095*
Project Name/Number: *IPD-2095/IPD-2095*

Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRTA-125943288 State: Arkansas
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 Company Tracking Number: PAT IPD-2095
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 Product Name: IPD-2095
 Project Name/Number: IPD-2095/IPD-2095

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Certification/Notice | | Yes |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Form | ENDORSEMENT TO ESTABLISH THE DEFAULT SUBSEQUENT GUARANTEED INTEREST RATE PERIOD | | Yes |

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Form Schedule

Lead Form Number: IPD-2095

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|-------------|---|--------|----------------------|-------------|-----------------------------------|
| | IPD-2095 | Policy/Cont | ENDORSEMENT TO Initial ract/Fratern ESTABLISH THE al DEFAULT Certificate: SUBSEQUENT Amendmen GUARANTEED t, Insert INTEREST RATE Page, PERIOD Endorseme nt or Rider | | | 0 | IPD-2095 - Endorsement. pdf |

ENDORSEMENT TO ESTABLISH THE DEFAULT SUBSEQUENT GUARANTEED INTEREST RATE PERIOD

The Contract or Certificate to which this Endorsement is attached is amended to change the default allocation if the Owner does not instruct us how to allocate the maturing Sub-Account Value at the end of its Guaranteed Period.

The last sentence of the second paragraph of the section entitled "**INTEREST CREDITED AND GUARANTEED PERIODS**" is deleted and replaced with the two new sentences below.

"Unless you instruct us otherwise in writing prior to the end of the existing Sub-Account's guaranteed period, your ending Sub-Account Value will be automatically transferred to a new Sub-Account with a 1-year Interest Guaranteed Period. No Surrender Charge or Market Value Adjustment will apply to amounts transferred, withdrawn or surrendered from any 1-year Subsequent Guaranteed Period."

Signed for the Company and made a part of the Contract or Certificate as of its Effective Date.

Protective Life Insurance Company



Secretary

| | | | |
|---------------------------------|--|-------------------------------|----------------------------------|
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| <i>Product Name:</i> | <i>IPD-2095</i> | | |
| <i>Project Name/Number:</i> | <i>IPD-2095/IPD-2095</i> | | |

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/11/2008

Comments:

Our certification of compliance with Rule & Regulation 19, Rule & Regulation 49 and ACA 23-79-138 is attached. Inasmuch as the submitted endorsement is intended for use with a product that is a security subject to federal jurisdiction, a readability certification does not apply.

Attachment:

AR MultiCert IPD-2095.pdf

Protective Life Insurance Company

NAIC 458-68136

FEIN 63-0169720

ARKANSAS CERTIFICATION

This is to certify that the Company complies with:

Arkansas Insurance Department Rule and Regulation 19 requirements regarding Unfair Sex Discrimination in the Sale of Insurance;

Arkansas Insurance Department Rule and Regulation 49 requirements for a Guaranty Association Notice; and

Arkansas Code Ann. 23-79-138 requirements for a Consumer Notice.

Marc E. Cavadel, J.D., FLMI, AIRC, AAPA
AVP – Product Development
Protective Life Insurance Company

December 12, 2008

Date