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|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>PRTA-125648015</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Protective Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>39046</i> |
| <i>Company Tracking Number:</i> | <i>LORI-GRP-IPD-2117</i> | | |
| <i>TOI:</i> | <i>A05G Group Annuities - Immediate Non-Variable</i> | <i>Sub-TOI:</i> | <i>A05.000 Annuities - Immediate Non-variable</i> |
| <i>Product Name:</i> | <i>LORI-GRP-IPD-2117</i> | | |
| <i>Project Name/Number:</i> | <i>LORI-GRP-IPD-2117/LORI-GRP-IPD-2117</i> | | |

Filing at a Glance

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|---|------------------------------|-------------------------------|--|
| Company: Protective Life Insurance Company | | | |
| Product Name: LORI-GRP-IPD-2117 | SERFF Tr Num: PRTA-125648015 | State: ArkansasLH | |
| TOI: A05G Group Annuities - Immediate Non-Variable | SERFF Status: Closed | State Tr Num: 39046 | |
| Sub-TOI: A05.000 Annuities - Immediate Non-variable | Co Tr Num: LORI-GRP-IPD-2117 | State Status: Approved-Closed | |
| Filing Type: Form | Co Status: | Reviewer(s): Linda Bird | |
| | Author: Lori Nelson | Disposition Date: 05/22/2008 | |
| | Date Submitted: 05/20/2008 | Disposition Status: Approved | |
| Implementation Date Requested: On Approval | | Implementation Date: | |
| State Filing Description: | | | |

General Information

| | |
|--|---------------------------------------|
| Project Name: LORI-GRP-IPD-2117 | Status of Filing in Domicile: Pending |
| Project Number: LORI-GRP-IPD-2117 | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Small and Large |
| Overall Rate Impact: | Group Market Type: Trust |
| Filing Status Changed: 05/22/2008 | |
| State Status Changed: 05/22/2008 | Deemer Date: |
| Corresponding Filing Tracking Number: | |

Filing Description:

The intended implementation date for the filing is July 01, 2008, or upon approval by your Department. The above referenced Group Annuity Filing is being submitted for filing acknowledgement or prior approval, as appropriate. The Endorsement contained in this filing is new and will not replace any form currently in use by the Company. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

| | | | |
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| <i>Filing Company:</i> | <i>Protective Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>39046</i> |
| <i>Company Tracking Number:</i> | <i>LORI-GRP-IPD-2117</i> | | |
| <i>TOI:</i> | <i>A05G Group Annuities - Immediate Non-Variable</i> | <i>Sub-TOI:</i> | <i>A05.000 Annuities - Immediate Non-variable</i> |
| <i>Product Name:</i> | <i>LORI-GRP-IPD-2117</i> | | |
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The Endorsement is used with the company's single premium immediate annuity products (IPD-2112 contract) which are offered to the general public through the company's duly licensed and appointed agents. The range of issue ages for the endorsement matches the available issue ages of the associated annuities—no younger than the legal age to contract or purchase insurance in the state where the contract will be issued for delivery through the oldest owner's or annuitant's 85th birthday.

This Endorsement provides a 30-day period after the Effective Date during which we will return the purchase payment, if an owner dies during that period and the annuity income payments have not yet begun. After approval (or acknowledgement, as appropriate) the endorsement will be attached to all new issues of the companies single premium immediate annuity contracts. It will not be used with any in force contracts.

The applicable Actuarial Certification and Readability Certification are included. To cover required filing fees, an electronic fund transfer in the amount of \$50 is submitted with this filing.

If you need of further information to complete the review of this filing, please do not hesitate to contact me. I can be reached via SERFF Notes, e-mail at Lori.Nelson@protective.com or tollfree 1-800-866-3555 ext. 4809.

Company and Contact

Filing Contact Information

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|--|--|
| Lori Nelson, Policy Contract Filing Contractor | Lori.Nelson@protective.com |
| 2801 Hwy 280 South | (800) 866-3555 [Phone] |
| Birmingham, AL 35202-0648 | (205) 268-3401[FAX] |

Filing Company Information

| | | |
|-----------------------------------|-------------------------|------------------------------|
| Protective Life Insurance Company | CoCode: 68136 | State of Domicile: Tennessee |
| 2801 Highway 280 | Group Code: 458 | Company Type: |
| Birmingham, AL 35223 | Group Name: | State ID Number: |
| (800) 866-3555 ext. [Phone] | FEIN Number: 63-0169720 | |

SERFF Tracking Number: PRTA-125648015 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 39046
Company Tracking Number: LORI-GRP-IPD-2117
TOI: A05G Group Annuities - Immediate Non- Variable Sub-TOI: A05.000 Annuities - Immediate Non-variable
Product Name: LORI-GRP-IPD-2117
Project Name/Number: LORI-GRP-IPD-2117/LORI-GRP-IPD-2117

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 x 1 form = \$50
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Protective Life Insurance Company | \$50.00 | 05/20/2008 | 20417275 |

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Variable
Product Name: LORI-GRP-IPD-2117
Project Name/Number: LORI-GRP-IPD-2117/LORI-GRP-IPD-2117

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 05/22/2008 | 05/22/2008 |

SERFF Tracking Number: PRTA-125648015 *State:* Arkansas
Filing Company: Protective Life Insurance Company *State Tracking Number:* 39046
Company Tracking Number: LORI-GRP-IPD-2117
TOI: A05G Group Annuities - Immediate Non-Variable *Sub-TOI:* A05.000 Annuities - Immediate Non-variable
Product Name: LORI-GRP-IPD-2117
Project Name/Number: LORI-GRP-IPD-2117/LORI-GRP-IPD-2117

Disposition

Disposition Date: 05/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRTA-125648015 State: Arkansas
 Filing Company: Protective Life Insurance Company State Tracking Number: 39046
 Company Tracking Number: LORI-GRP-IPD-2117
 TOI: A05G Group Annuities - Immediate Non- Variable Sub-TOI: A05.000 Annuities - Immediate Non-variable
 Product Name: LORI-GRP-IPD-2117
 Project Name/Number: LORI-GRP-IPD-2117/LORI-GRP-IPD-2117

| 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 | Death of an Owner Endorsement | | Yes |

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Form Schedule

Lead Form Number:

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|--|-------------------------------|---------|----------------------|-------------|--------------|
| | IPD-2117 | Certificate Amendmen t, Insert Page, Endorseme nt or Rider | Death of an Owner Endorsement | Initial | | 60 | IPD-2117.pdf |

DEATH OF AN OWNER ENDORSEMENT

The provision entitled "Death of an Owner" in the "DISTRIBUTIONS DUE TO DEATH" section of the contract is deleted in its entirety, and is replaced by the new provision below:

Death of an Owner - If an Owner dies within 30 days of the Effective Date and before the Income Date, we will return the purchase payment to the Beneficiary in a lump sum. Otherwise, we will make payments to the Beneficiary according to the annuity option in effect at the time of the Owner's death.

If any Owner is a non-natural person, the death of an Annuitant will be treated as the death of an Owner.

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

Protective Life Insurance Company



Secretary

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Project Name/Number: LORI-GRP-IPD-2117/LORI-GRP-IPD-2117

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/15/2008
Comments:
Attachment:
Arkansas Certification.pdf

Review Status:
Bypassed -Name: Application 05/15/2008
Bypass Reason: Does not apply to this filing.
Comments:

Review Status:
Satisfied -Name: Life & Annuity - Actuarial Memo 05/15/2008
Comments:
Attachment:
Actuarial Certification.pdf

**PROTECTIVE LIFE INSURANCE COMPANY
BIRMINGHAM, ALABAMA**

CERTIFICATION OF COMPLIANCE

FORM(S): IPD-2117 Death of an Owner Endorsement

This is to certify that the enclosed form(s) are in compliance with Rule and Regulation 19 of the State of Arkansas regarding the Unfair Sex Discrimination in the Sale of Insurance.

Marc E Cavadel
(SIGNATURE)

Marc E. Cavadel, J.D., FLMI
(PRINTED NAME)

May 19, 2008
(DATE)

Assistant Vice President
(TITLE)

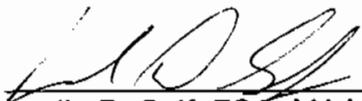
ACTUARIAL CERTIFICATION

DEATH OF AN OWNER ENDORSEMENT Form # IPD-2117

used with
**Single Premium Immediate Annuity Contract Form # IPD-2112
(and state variations)**

Description – IPD-2117 is an endorsement to the company's approved single premium immediate annuity contract that provides a 30-day window after the contract's effective date during which the company will return the purchase payment to the beneficiary if the owner during that time and before the annuity income payments begin. If any owner dies after the 30-day period (or anytime after the first annuity income payment) income payments to the beneficiary continue according to the annuity option selected when the contract was purchased.

Certification – The endorsement does not change the reserve methodology for the contracts. Therefore, the actuarial materials originally submitted to support the approval of contract form IPD-2112 remain in full force and effect.



Leslie D. Self, FSA, MAAA
2nd Vice President – Annuity Pricing Actuary
Protective Life Insurance Company

May 19, 2008