

<i>SERFF Tracking Number:</i>	<i>PRTA-125681291</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39313</i>
<i>Company Tracking Number:</i>	<i>LORI-IPV-2069</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>LORI-IPV-2069</i>		
<i>Project Name/Number:</i>	<i>LORI-IPV-2069/LORI-IPV-2069</i>		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: LORI-IPV-2069

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: PRTA-125681291 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39313

Co Tr Num: LORI-IPV-2069

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Lori Nelson

Disposition Date: 06/18/2008

Date Submitted: 06/16/2008

Disposition Status: Approved

Implementation Date Requested: 07/15/2008

Implementation Date:

State Filing Description:

General Information

Project Name: LORI-IPV-2069

Project Number: LORI-IPV-2069

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: FILED
CONCURRENTLY.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/18/2008

State Status Changed: 06/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The intended implementation date for the filing is July 15, 2008, or upon approval by your Department. The above referenced Annuity Form is being submitted for filing acknowledgement or prior approval, as appropriate. This Endorsement form 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. The only variables within this form are the company address and officer signature. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

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This Endorsement form contains federally mandated language and provisions that allow the company's annuity contracts to be available as a Roth IRA under the Internal Revenue Code and applicable regulations. As such, this form is exempt from state readability requirements.

All applicable Certifications are included. Any required filing fees are being submitted by way of EFT.

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 toll-free 1-800-866-3555 ext. 4809.

Sincerely,
Lori Nelson
Policy Filing Contractor
Life and Annuity Division / Product Development

Company and Contact

Filing Contact Information

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	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 PER FORM
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	06/16/2008	20918613

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/18/2008	06/18/2008

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Disposition

Disposition Date: 06/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Roth Individual Retirement Annuity (IRA) Endorsement For Deferred Annuity Contracts		Yes

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Form Schedule

Lead Form Number: IPV-2069

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IPV-2069	Certificate	Roth Individual Retirement Annuity Amendment, Insert Page, Endorsement Contracts or Rider (IRA) Endorsement For Deferred Annuity	Initial		0	IPV-2069.pdf

**ROTH INDIVIDUAL RETIREMENT ANNUITY (IRA) ENDORSEMENT
FOR DEFERRED ANNUITY CONTRACTS**

The Contract to which this Individual Retirement Annuity Endorsement is attached is issued as an individual retirement annuity under Section 408A of the Internal Revenue Code of 1986, as amended (the "Code"). Accordingly, the applicable provisions of the Contract are restricted or amended by this Endorsement as required by Code Section 408A.

The Contract is amended as follows:

1. OWNER AND ANNUITANT

The Annuitant must be an individual who is the sole Owner, and all payments made from the Contract while the Annuitant is alive must be made to the Annuitant. Except as permitted under Section 8 of this Endorsement, and otherwise permitted under the Code and applicable regulations, neither the Owner nor the Annuitant can be changed.

2. NONTRANSFERABLE AND NONFORFEITABLE

The Contract is established for the exclusive benefit of the Owner and his or her beneficiaries. The Owner's interest under the Contract is nontransferable, and except as provided by law, is nonforfeitable. In particular, the Contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than the Company (other than a transfer incident to a divorce or separation instrument in accordance with Code Section 408(d)(6)).

3. PURCHASE PAYMENTS

Except in the case of a rollover contribution described in section 408A(e), a recharacterized contribution described in section 408A(d)(6), or an IRA Conversion Contribution, Purchase Payments may not exceed \$3,000 for any taxable year beginning in 2002 through 2004, \$4,000 for any taxable year beginning in 2005 through 2007, and \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5)(C). Such adjustments will be in multiples of \$500. In the case of an individual who is 50 or older, the annual cash contribution limit is increased by \$500 for any taxable year beginning in 2002 through 2005, and \$1,000 for any taxable year beginning in 2006 and years thereafter.

The contribution limit described above is gradually reduced to \$0 for higher income Annuitants. For a single Annuitant, the annual contribution is phased out between adjusted gross income (AGI) of \$95,000 and \$110,000; for a married Annuitant filing jointly, between AGI of \$150,000 and \$160,000; for a married Annuitant filing separately, between AGI of \$0 and \$10,000. In the case of a conversion, we will not accept IRA Conversion Contributions in a tax year if the Annuitant's AGI for the tax year the funds were distributed from the other IRA exceeds \$100,000 or if the Annuitant is married and files a separate return. Adjusted gross income is defined in section 408A(c)(3) and does not include IRA Conversion Contributions.

In the case of a joint return, the AGI limits described above apply to the combined AGI of the Annuitant and his or her spouse.

4. DISTRIBUTIONS AFTER DEATH OF THE OWNER

If the Annuitant dies before his or her entire interest in the Contract is distributed to him or her and the Annuitant's surviving spouse is not the sole designated beneficiary, the remaining interest in the Contract must be distributed in accordance with (a) below or, if elected or there is no designated beneficiary, in accordance with (b) below.

(a) The remaining interest in the Contract must be distributed, starting by the end of the calendar year following the year of the Annuitant's death, over the designated beneficiary's remaining life expectancy, or a period no longer than such remaining life expectancy, as determined in the year following the death of the Annuitant.

(b) The remaining interest in the Contract must be distributed by the end of the calendar year containing the fifth anniversary of the Annuitant's death.

If the Annuitant's surviving spouse is the sole designated beneficiary, such spouse will then be treated as the Annuitant.

5. ANNUAL REPORTS

The Company will furnish annual calendar year reports concerning the status of this Contract and such information concerning required minimum distributions as is prescribed by the Commissioner of the Internal Revenue Service.

6. CODE SECTION 72(s)

All references in the Contract to Code Section 72(s) are deleted.

7. AMENDMENT OF THIS ENDORSEMENT

The Company reserves the right, and the Owner agrees the Company shall have such right, to make any amendments to this Endorsement from time to time as may be necessary to comply with the Code, as amended, and the regulations thereunder. We will obtain all necessary approvals including, where required, that of the Owner and will send you a copy of the endorsement that modifies your Contract. We will not be responsible for any adverse tax consequences resulting from the rejection of such an amendment.

8. GROUP CONTRACT

If this Endorsement is used with a certificate issued under a group contract, the term "Owner" refers to the Participant/Annuitant and the term "Contract" refers to your Certificate.

Signed for the Company as of the Effective Date.

Protective Life Insurance Company

{ *Deborah J. Long* }

{ Deborah J. Long }
Secretary

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/04/2008

Comments:

Attachment:

AR Certification.pdf

**PROTECTIVE LIFE INSURANCE COMPANY
BIRMINGHAM, ALABAMA**

CERTIFICATION OF COMPLIANCE

FORM(S): IPV-2069 Roth Individual Retirement Annuity
(IRA) Endorsement For Deferred Annuity Contracts

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.



(SIGNATURE)

Marc E. Cavadel, J.D., FLMI

(PRINTED NAME)

June 3, 2008

(DATE)

Assistant Vice President

(TITLE)