

SERFF Tracking Number: PRTD-125446289 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 37978
Company Tracking Number: CLA.1002.11.07
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.002 Non Qualified
Product Name: HeritageGuard SPWL
Project Name/Number: HeritageGuard SPWL/CLA.1002.11.07

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: HeritageGuard SPWL

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.002 Non Qualified

Filing Type: Advertisement

SERFF Tr Num: PRTD-125446289 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: CLA.1002.11.07

Co Status:

Author: Leann Brown

Date Submitted: 01/23/2008

State Tr Num: 37978

State Status: Filed-Closed

Reviewer(s): Marie Bennett, Harris Shearer

Disposition Date: 05/28/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: HeritageGuard SPWL

Project Number: CLA.1002.11.07

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/28/2008

State Status Changed: 05/28/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

This advertising material is being filed for use in your state. It will be used to explain rider P-6030 - a Long Term Care Rider. This rider was approved in your state on 10/25/2007. This filing does not contain any unusual or possibly controversial items from company or industry standards.

Company and Contact

Filing Contact Information

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Leanne Brown, aundi.brown@protective.com
2801 Hwy 280 South (205) 268-1614 [Phone]
Birmingham, AL 35223

Filing Company Information

Protective Life Insurance Company CoCode: 68136 State of Domicile: Tennessee
P O Box 2606 Group Code: 458 Company Type: Life
Birmingham, AL 35202 Group Name: Protective Life State ID Number:
Insurance
(800) 866-3555 ext. [Phone] FEIN Number: 63-0169720

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$25.00	01/23/2008	17622557

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/28/2008	05/28/2008

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Disposition

Disposition Date: 05/28/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	HeritageGuard SPWL		Yes

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Form Schedule

Lead Form Number: CLA.1002.11.07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CLA.1002.11.07	Advertising	HeritageGuard SPWL	Initial		0	Ad-CLA.1002.11.07_HeritageGuard_SPWL_111607.pdf

Protective HeritageGuard SPWL[®] Single Premium Whole Life

Guide to Submitting an Application



Avoid submitting application



Subject to underwriting review. Complete details section on page 2 of application.



Submit application

Health History and Disorders		Response	
Heart	Diagnosed with or treated within the last 10 years for any heart condition or circulatory system disorder such as myocardial infarction (<i>heart attack</i>), heart surgery, pacemaker implant, coronary vascular accident (<i>stroke</i>), transient ischemic attack (<i>mini stroke</i>), carotid artery stenosis?	YES	If less than 2 years
		NO	If more than 2 years
Cancer	Diagnosed with or treated within the last 10 years for cancer, other than basal cell cancer or squamous cell cancer of the skin?	YES	If less than 5 years
		NO	If more than 5 years
Brain and Nervous System	Diagnosed with or treated within the last 10 years for Alzheimer's disease or dementia, chronic memory loss, Parkinson's, multiple sclerosis, Amyotrophic Lateral Sclerosis (<i>ALS/Lou Gehrig's disease</i>), organic brain disease, epilepsy or seizures, or other disease or disorder of the brain or nervous system?	YES	
		NO	
Assisted Living	Advised to enter, planning to reside in, or currently residing in a nursing home, assisted care living facility or other custodial facility, receiving home health care services or attending adult day care?	YES	
		NO	
Mobility	Using one of the following medical devices: walker; wheelchair; hospital bed; quad cane; oxygen; stair lift; or dialysis?	YES	
		NO	
Drug and Alcohol	Diagnosed with or treated within the last 10 years for drug or alcohol problems?	YES	If less than 5 years
		NO	If more than 5 years
AIDS	Diagnosed or treated for Human Immunodeficiency Virus (<i>HIV</i>) or Acquired Immunodeficiency Syndrome (<i>AIDS</i>)?	YES	
		NO	
Basic Health	Diagnosed with or treated within the last 10 years for disorders of the blood, kidneys, liver, digestive system, or lungs; any mental disorder; diabetes; fainting spells; tremors; organ transplant; abnormal chest X-ray; or had any history of falls?	YES	
		NO	



Not authorized to sell insurance in NY.

CLA.1002.11.07



Authorized to sell insurance in NY.

For agent use only. Not for use by consumers.

12/07

Health History and Disorders		Response	
ADL's - Activites of Daily Living	Unable, without assistance or supervision, to perform regular activities such as: eating; dressing; toileting; transferring from bed to chair; walking; maintaining continence; bathing; getting dressed; or cooking meals for more than 7 consecutive days within the past 6 months because of sickness or injury?	YES	
		NO	
Hospitalization Treatment or Tests	Hospitalized for any reason within the last 2 years or been advised within the last 2 years to have any diagnostic test, hospitalization, or any medical or surgical treatment which has not been completed?	YES	
		NO	
Refused Insurance	Declined, refused or turned down for life insurance, long term care insurance, medical or disability insurance?	YES	
		NO	

Helpful Hints

Avoid submitting an application for the following medical risks:

<ul style="list-style-type: none"> ALS (Lou Gehrig's Disease) Angina, congestive heart failure, or cardiomyopathy Cirrhosis of the liver Diabetes with insulin, nephropathy, or albuminuria Downs syndrome or mental retardation Emphysema Hemophilia, sickle cell anemia, or leukemia 	<ul style="list-style-type: none"> Hepatitis B or C (<i>current treatment of</i>) High blood pressure not well-controlled Kidney disease Muscular dystrophy, organ transplant Paralysis involving the bladder, bowel, or kidney impairments Suicide attempt within 1 year or multiple attempts
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Other medical risks:

<ul style="list-style-type: none"> Hip Fracture - no consideration within 2 years unless replacement due to arthritis and fully recovered. Drug/Alcohol Problems - no consideration if less than 5 years. Acceptable if 5 years with no recurrence. Hospitalized in past year - call underwriting with details. 	<ul style="list-style-type: none"> Cancer - possible consideration if less than 5 years. More than 5 years acceptable with medical records. Heart surgery/stroke/heart attack - no consideration if less than 2 years. More than 2 years acceptable with medical records. No consideration with 3 or more vessel involvement. Controlled hypertension, hyperlipidemia, prostatitis, and diabetes on oral medication is acceptable. Aneurysms - no consideration without surgery
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Non-medical risks:

<ul style="list-style-type: none"> Motor vehicle violations - more than 3 violations within the past 3 years other than speeding

Include the following in the details section of application:

• Date	• Doctor Name	• Diagnosis	• Drugs	• Duration
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Questions?

Underwriting
<ul style="list-style-type: none"> Phone: (877) 856-4969 Fax: (205) 268-4334

The Protective HeritageGuard SPWL product is non-participating single premium whole life insurance, policy form series P-4012, P-6030 issued by Protective Life Insurance Company (not authorized to sell insurance in NY), and Protective Life and Annuity Insurance Company (authorized to sell insurance in NY). Both located at 2801 Hwy 280 South, Birmingham, AL 35223. Product features and availability may vary by state. May not be available in all states. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Two-year contestable and suicide period. Benefits adjusted for misstatements of age or gender. All payments and all guarantees are subject to the claims paying ability of Protective.

Protective Life Insurance is not authorized in New York and does not do any insurance business in New York. Some insurance policies are not available in all states

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Rate Information

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