

SERFF Tracking Number: PRTD-125470941 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 38073
Company Tracking Number: CLBD.1003.01.08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.002 Non Qualified
Product Name: HeritageGuard SPWL
Project Name/Number: HeritageGuard SPWL/CLBD.1003.01.08

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-125470941 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38073

Co Tr Num: CLBD.1003.01.08

State Status: Filed-Closed

Co Status:

Reviewer(s): Harris Shearer

Author: Leann Brown

Disposition Date: 05/09/2008

Date Submitted: 02/04/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: HeritageGuard SPWL

Project Number: CLBD.1003.01.08

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

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

Leanne Brown,

aundi.brown@protective.com

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2801 Hwy 280 South (205) 268-1614 [Phone]
Birmingham, AL 35223

Filing Company Information

Protective Life Insurance Company
P O Box 2606
Birmingham, AL 35202

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

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

(800) 866-3555 ext. [Phone]

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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	02/04/2008	17800957

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	05/09/2008	05/09/2008

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Disposition

Disposition Date: 05/09/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	HeritageGuard SPWL	Filed-Closed	Yes

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Form Schedule

Lead Form Number: CLBD.1003.01.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	CLBD.1003.01.08	Advertising	HeritageGuard SPWL	Initial		0	Ad-CLBD.1003.01.08.pdf

Memo

Date: January 31, 2008

**Subject: Coming Soon:
NEW Long-Term Care Rider with Protective HeritageGuard SPWLSM
Available on LifeWireTM**

To: IDG Financial Institutions

From: Mike Korthaus, Vice President, Financial Institution Sales

Protective Life is pleased to announce the availability of the new Long-Term Care Accelerated Death Benefit Rider¹ with Protective HeritageGuard SPWL.

Effective February 18, 2008, this newest feature of HeritageGuard helps your clients prepare for life's unexpected costs by accelerating up to 100% of the policy's death benefit to help pay for certain nursing home or community care facility expenses. It pays the following specified monthly benefit amounts:

- 2% of the Initial Face Amount for nursing home care
- 1% of the Initial Face Amount for community care
- * *Monthly benefit cannot exceed \$7,500 and is subject to the Maximum Accelerated Benefit.*

And, if you thought issuing HeritageGuard business was fast before, it's about to get even faster using LifeWire to submit your business online. With LifeWire,

- Input is easy – only the necessary information is requested
- The correct state-specific product features, forms and applications are selected for you
- Your licensing status is checked up front
- Hyperlinks within LifeWire connect you to helpful product information

Marketing Materials

As part of this product update, we will be introducing a variety of exciting and new marketing materials to aid in sales presentations. These materials include:

- Updated Product Guide - offering a quick overview of the product features for consumers (form number CLC.1000.10.07)
- Updated Highlight sheet providing a snapshot of the product and its features (form number CLC.1001.10.07)
- New Long-Term Care flier for consumers that discusses the importance of obtaining LTC insurance (Form number CLC.1004.10.07)

continued...

¹ This rider is available at an additional cost and may not be available in all states. State variations may apply. Please review the rider for more complete information. Copies of any state required long-term care licensing and/or training certifications are required to be submitted with the application.

For Financial Institution Use Only. Do Not Use with Consumers.

CLBD.1003.01.08

Not a Deposit	Not Insured by Any Federal Government Agency
No Bank Guarantee	Not FDIC Insured

In addition to the Long-Term Care Rider, HeritageGuard offers many other benefits, including:

- Surrender Charge-Free Withdrawals of up to 10% of the single premium each contract year
- Qualified Medical Stay Waiver of Surrender Charges Provision
- Return of Premium Benefit Rider
- Terminal Illness Accelerated Death Benefit Provision
- Competitive Interest Rate

State Availability

As of January 28, 2008, the Long-Term Care Rider is available in all states **except for: CA, FL, MA, MI, MT, NC, NY, OR, PA, VA, VT and WA**. Protective Life is not licensed to sell life insurance in the state of New York. We will notify you as the new option becomes available for sale in additional states.

We are pleased to announce these product enhancements and look forward to helping you introduce HeritageGuard to your clients. If you have any questions or need more information, please call your Divisional Sales Director or the Financial Institutions Sales Desk at (888)-340-3428.

Good Selling!



Mike Korthaus
Vice President – Financial Institution Sales

Protective HeritageGuard SPWL is non-participating single premium whole life insurance, policy form series P-4012, issued by Protective Life Insurance Company, 2801 Hwy 280 South, Birmingham, AL 35223. Product features and availability may vary by state. 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.

Single premium whole life insurance generally becomes a modified endowment contract. If a policy is a modified endowment contract, loans are also taxable, and loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation and may be subject to an additional 10% federal tax penalty if made prior to age 59½.

Loans, if not repaid, and withdrawals reduce the policy’s death benefit and cash value. The tax treatment of life insurance is subject to change. Neither Protective nor its representatives offer legal or tax advice. Investors should consult their legal or tax advisor regarding their individual situation.

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CLBD.1003.01.08

Not a Deposit	Not Insured by Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value

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Rate Information

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