

SERFF Tracking Number: PRTD-125533009 State: Arkansas  
Filing Company: Protective Life Insurance Company State Tracking Number: 38400  
Company Tracking Number: CLBD.1000.01.08  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.002 Non Qualified  
Product Name: HeritageGuard SPWL  
Project Name/Number: HeritageGuard SPWL/CLBD.1000.01.08

## 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-125533009 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38400

Co Tr Num: CLBD.1000.01.08

State Status: Filed-Closed

Co Status:

Reviewer(s): Marie Bennett, Harris Shearer

Author: Lisa Chaves

Disposition Date: 05/29/2008

Date Submitted: 03/11/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: HeritageGuard SPWL

Project Number: CLBD.1000.01.08

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/29/2008

State Status Changed: 05/29/2008

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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Lisa Chaves, lisa.chaves@protective.com  
2801 Highway 280 South (205) 268-5016 [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	03/11/2008	18506425

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/29/2008	05/29/2008

*SERFF Tracking Number:*     *PRTD-125533009*                     *State:*                     *Arkansas*  
*Filing Company:*             *Protective Life Insurance Company*             *State Tracking Number:*     *38400*  
*Company Tracking Number:*   *CLBD.1000.01.08*  
*TOI:*                     *LTC03I Individual Long Term Care*             *Sub-TOI:*                     *LTC03I.002 Non Qualified*  
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*Project Name/Number:*       *HeritageGuard SPWL/CLBD.1000.01.08*

## **Disposition**

Disposition Date: 05/29/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	HeritageGuard SPWL		Yes

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## Form Schedule

**Lead Form Number:** CLBD.1000.01.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CLBD.1000.01.08	Advertising	HeritageGuard SPWL	Initial		0	Ad CLBD.1000.01.08.pdf

# When it comes to **Single Premium Whole Life Insurance**, which of these is most beneficial to your clients?

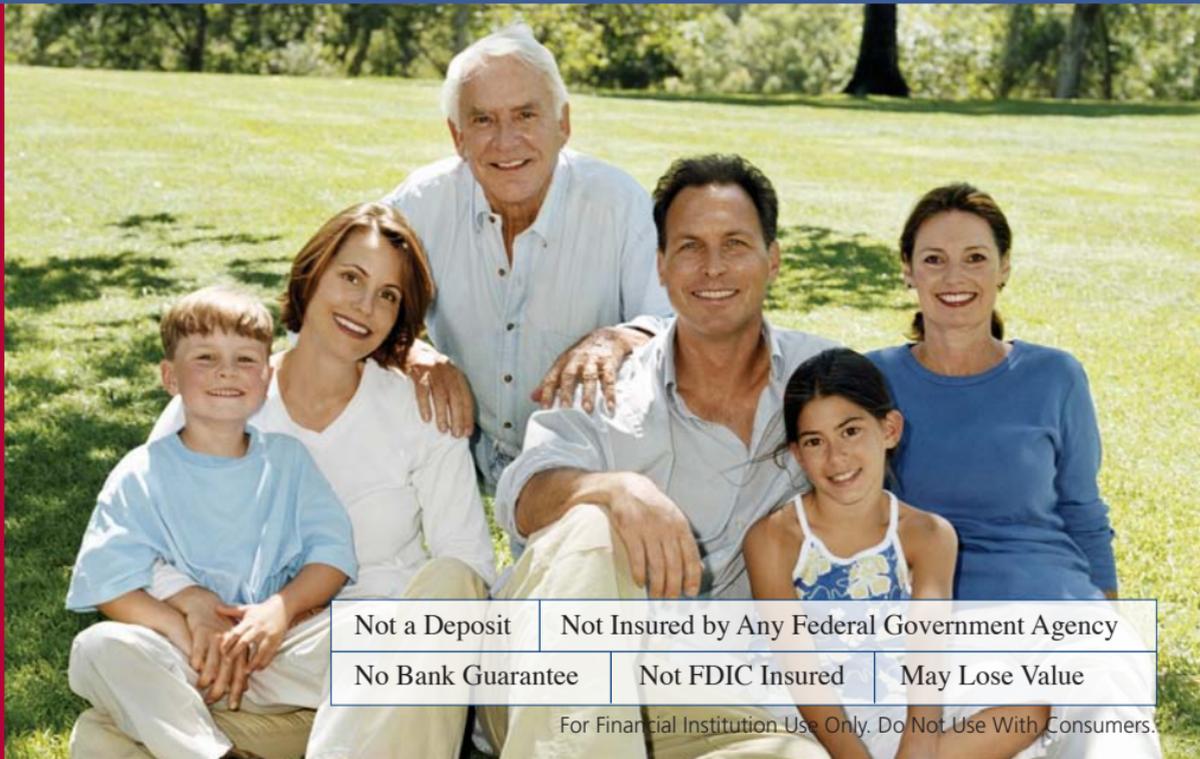
Liquidity

Wealth Protection

Wealth Accumulation

Wealth Transfer

**Protective**   
Life Insurance Company  
**100** YEARS OF SERVICE  
*Doing the right thing is smart business.®*



Not a Deposit

Not Insured by Any Federal Government Agency

No Bank Guarantee

Not FDIC Insured

May Lose Value

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

# One policy. Many features. Peace of Mind.

## It's all there with Protective HeritageGuard SPWL<sup>SM</sup>

**NEW** Long-term Care Accelerated Death Benefit Rider<sup>1</sup> – 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. In addition, Heritage Guard also offers:

### Liquidity

- 100% Principal Guarantee
- 10% Free Withdrawal of Single Premium

### Wealth Protection

- Income Tax offset at death from IRAs and Annuities
- Return of Premium Benefit Rider

### Wealth Accumulation

- Immediate increased asset value  
– providing more wealth to leave to heirs
- Tax-deferred growth of cash value
- Competitive interest rate

### Wealth Transfer

- Income Tax-free benefit to heirs
- Charitable donations can be established
- Beneficiary payout restrictions available

<sup>1</sup> 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.

# And, now it's even faster to submit your **HeritageGuard** business using **LifeWire™**.

## With LifeWire,

- You submit business online
- 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



Give your clients peace of mind with **HeritageGuard**.

Call us today to learn more. **888-340-3428**.

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

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

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.

Protective Life Insurance Company  
600 Vine Street, Suite 1800  
Cincinnati, OH 45202

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US POSTAGE  
**PAID**  
CINCINNATI OH  
PERMIT NO 4709

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## **Rate Information**

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