

SERFF Tracking Number: PRTD-125537870 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 38398
Company Tracking Number: CLBD.1002.01.08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.002 Non Qualified
Product Name: HeritageGuard SPWL
Project Name/Number: HeritageGuard SPWL/CLBD.1002.01.08

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-125537870 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: CLBD.1002.01.08

Co Status:

Author: Lisa Chaves

Date Submitted: 03/12/2008

State Tr Num: 38398

State Status: Filed-Closed

Reviewer(s): Marie Bennett, Harris Shearer

Disposition Date: 05/29/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: HeritageGuard SPWL

Project Number: CLBD.1002.01.08

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	03/12/2008	18536193

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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-125537870* *State:* *Arkansas*
Filing Company: *Protective Life Insurance Company* *State Tracking Number:* *38398*
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Disposition

Disposition Date: 05/29/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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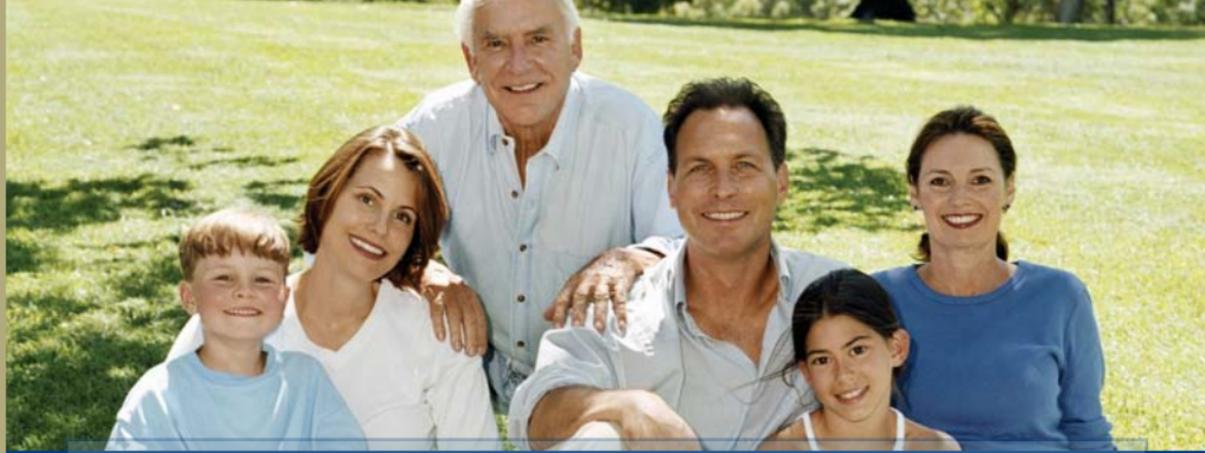
Item Type	Item Name	Item Status	Public Access
Form	HeritageGuard SPWL		Yes

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Form Schedule

Lead Form Number: CLBD.1002.01.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CLBD.1002.01.08	Advertising	HeritageGuard SPWL	Initial		0	Ad CLBD.1002.01.08.pdf



Average Costs for Long-Term Care (2006)

\$171	per day for a semi-private room in a nursing home
\$194	per day for a private room in a nursing home
\$2,691	per month for care in an Assisted Living Facility (<i>one-bedroom unit</i>)
\$25	per hour for a Home Health Aide
\$17	per hour for a Homemaker service
\$56	per day for care in an Adult Day Health Care Center

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.

Long-term Care costs often exceed what the average person can afford using income and other resources. By planning ahead, your clients may be able to save their assets and income for uses other than long-term care, including the preservation of quality of life for loved ones.

Help your clients plan ahead with the **NEW Long-Term Care Accelerated Death Benefit Rider¹** available with **HeritageGuard SPWLSM**. This optional rider helps pay for certain nursing home or community care expenses by accelerating up to 100% of the policy's death benefit. Benefit amounts include:

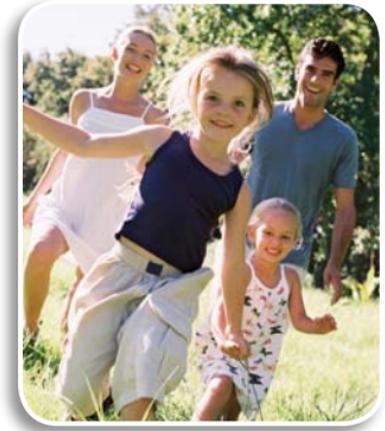
- 2% of the initial Face Amount per month for Nursing Home Care
- 1% of the initial Face Amount per month for Community Care
- Maximum monthly payment of \$7,500

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

And, if you thought issuing **HeritageGuard** business was easy before, it's even easier now 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



One policy. Many features. Give your clients peace of mind with Protective's **HeritageGuard SPWL. 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	

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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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Rate Information

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