

SERFF Tracking Number: PRTD-125538030 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 38396
Company Tracking Number: CLBD.1006.02.08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.002 Non Qualified
Product Name: HeritageGuard SPWL
Project Name/Number: HeritageGuard SPWL/CLBD.1006.02.08

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-125538030 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: CLBD.1006.02.08

Co Status:

Author: Lisa Chaves

Date Submitted: 03/12/2008

State Tr Num: 38396

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: CLBD.1006.02.08

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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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 | 18535629 |

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: *PRTD-125538030* *State:* *Arkansas*
Filing Company: *Protective Life Insurance Company* *State Tracking Number:* *38396*
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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 |

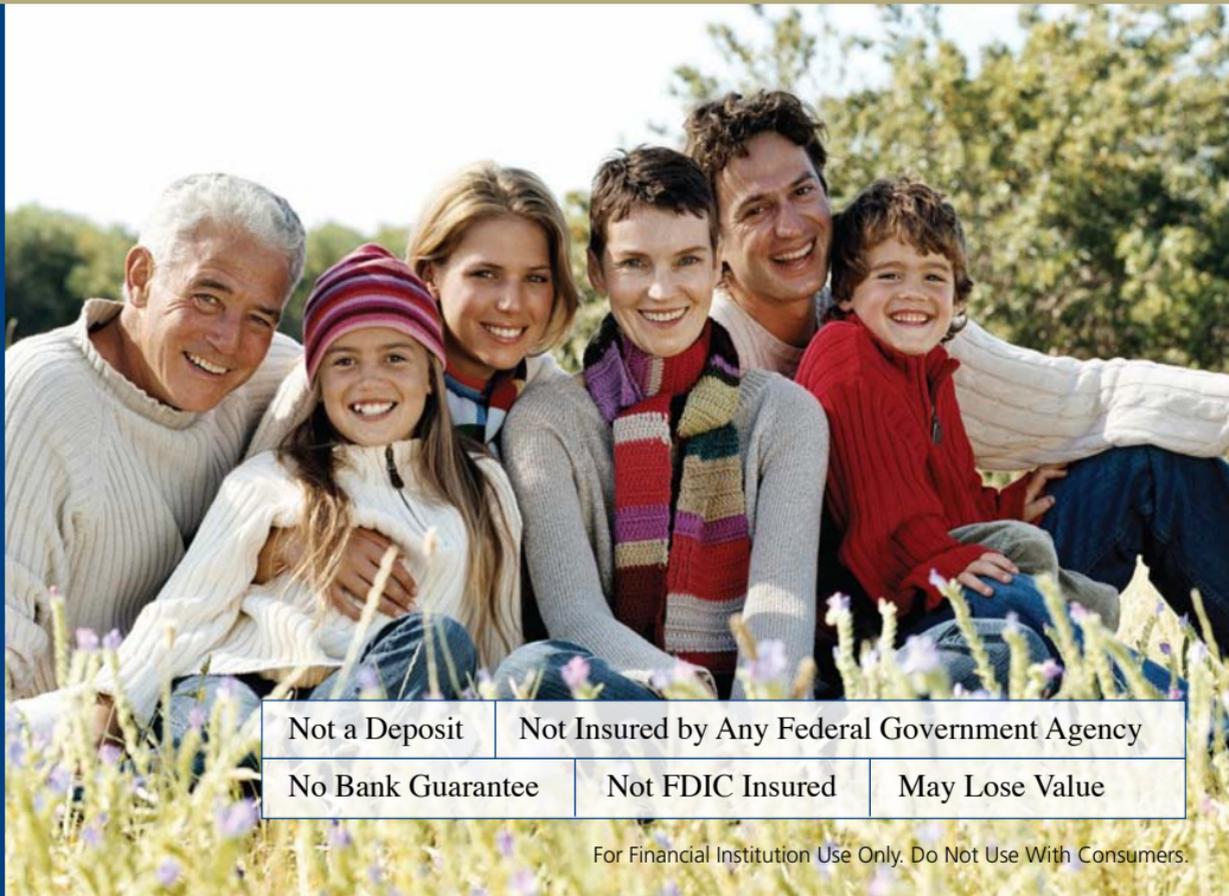
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Form Schedule

Lead Form Number: CLBD.1006.02.08

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-----------------|-------------|--------------------|---------|----------------------|-------------|-------------------------------|
| | CLBD.1006.02.08 | Advertising | HeritageGuard SPWL | Initial | | 0 | Ad CLBD.1006.0 2.08.pdf |

One Policy. Many Features. Peace of Mind.



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.

Introducing the Long-Term Care Accelerated Death Benefit Rider¹ with Protective HeritageGuard SPWLSM

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.*

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.

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

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 | |

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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