

SERFF Tracking Number: PRTA-125716383 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 39505
Company Tracking Number: LORI-L620
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LORI-L620
Project Name/Number: LORI-L620 /LORI-L620

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: LORI-L620

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PRTA-125716383 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39505

Co Tr Num: LORI-L620

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Lori Nelson

Disposition Date: 07/07/2008

Date Submitted: 07/02/2008

Disposition Status: Approved

Implementation Date Requested: 11/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name: LORI-L620

Project Number: LORI-L620

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: FILED
CONCURRENTLY

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/07/2008

State Status Changed: 07/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The intended implementation date for this filing is November 01, 2008 or upon approval by your Department. The above referenced Individual Life Filing is being submitted for filing acknowledgement or prior approval, as appropriate. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards.

This filing has been submitted to our domiciliary state of Tennessee, concurrently.

This endorsement will be attached to a federally regulated security, sold by prospectus, and therefore, exempt from state readability requirements.

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Endorsement L620 provides for a residual death benefit (policy debt on the insured's date of death plus \$10,000) and lapse protection as of the RDB Effective Date (defined in the endorsement) if certain conditions are met.

Currently this endorsement will be used with the following previously approved policies, as well as policies filed / approved in the future: VUL-08-AR 12-00 (approved March 01, 2001), VUL-09-AR 9-01 (approved January 29, 2002) and VUL-10-AR 9-03 (approved October 04, 2003).

The required Actuarial Memorandum and Demonstration has been provided.

Required filing fees have been submitted via EFT.

If you are in need of further information to complete the review of this filing, I can be contacted via SERFF Notes, email at Lori.Nelson@protective.com or tollfree at 1-800-866-3555 ext. 4809.

Company and Contact

Filing Contact Information

Lori Nelson, Policy Contract Filing Contractor Lori.Nelson@protective.com
2801 Hwy 280 South (800) 866-3555 [Phone]
Birmingham, AL 35202-0648 (205) 268-3401[FAX]

Filing Company Information

Protective Life Insurance Company CoCode: 68136 State of Domicile: Tennessee
2801 Highway 280 Group Code: 458 Company Type:
Birmingham, AL 35223 Group Name: State ID Number:
(800) 866-3555 ext. [Phone] FEIN Number: 63-0169720

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per filing

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Per Company: *No*

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	07/02/2008	21210377

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/07/2008	07/07/2008

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Disposition

Disposition Date: 07/07/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No
Form	Residual Death Benefit Endorsement		Yes

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Form Schedule

Lead Form Number: L620 7-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	L620 7-08	Certificate	Residual Death Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	L620 7-08.pdf



PROTECTIVE LIFE INSURANCE COMPANY / P. O. BOX 2606 / BIRMINGHAM, ALABAMA 35202
A STOCK COMPANY STATE OF DOMICILE: TENNESSEE (205-268-1000)

RESIDUAL DEATH BENEFIT ENDORSEMENT

The Company has issued this endorsement as a part of the policy to which it is attached ("the Policy"). There is no additional cost for this endorsement.

Notwithstanding any provision in the Policy to the contrary, in the event this endorsement is in force and as of the date all of the following conditions are met ("RDB Effective Date"):

- (1) The Policy has been in force at least twenty (20) Policy Years;
- (2) The Insured's Attained Age is at least sixty-five (65);
- (3) Withdrawals in an amount equal to the total premiums paid have been taken;
- (4) The Policy Debt is at least ninety-nine (99) percent of the Cash Value; and
- (5) The Policy Debt is greater than the Face Amount,

Any riders attached to the Policy shall terminate, any Variable Account Value shall be transferred to the Fixed Account and the Level Death Benefit or Increasing Death Benefit defined under the Policy shall be deemed to mean the following:

Level Death Benefit - The Death Benefit shall be the greater of:

- (a) The Face Amount of insurance on the Insured's date of death;
- (b) a specified percentage of the greater of the Policy Debt or Policy Value on the date of the Insured's death as indicated on the Table of Percentages shown in the Death Benefit provision; or
- (c) The Policy Debt on the Insured's date of death plus ten thousand dollars (\$10,000).

Increasing Death Benefit - The Death Benefit shall be the greater of:

- (a) the Face Amount of insurance on the Insured's date of death plus the Policy Value on such date;
- (b) a specified percentage of the greater of the Policy Debt or Policy Value on the Insured's date of death as indicated on the Table of Percentages shown in the Death Benefit provision; or
- (c) The Policy Debt on the Insured's date of death plus ten thousand dollars (\$10,000).

As of the RDB Effective Date, the Company shall no longer allow any:

- (a) Premium payments;
- (b) Withdrawals;
- (c) Policy Loans;
- (d) Face Amount changes; or
- (e) Death Benefit Option changes.

In addition, as of the RDB Effective Date, the Policy will not Lapse as of any Monthly Anniversary Day if and only if conditions (1) through (4) described above are met as of such Day.

Termination of Endorsement: This endorsement shall terminate if the Policy terminates.

Signed for the Company as of the Policy Effective Date.

Secretary

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/30/2008

Comments:

Attachment:

AR Certification.pdf

