

SERFF Tracking Number: PRTA-126315409 State: Arkansas
 Filing Company: Protective Life Insurance Company State Tracking Number: 43653
 Company Tracking Number: BETH CSG 11-09
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: UL-12V6 11-09
 Project Name/Number: UL-12V6 11-09/UL-12V6 11-09

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: UL-12V6 11-09

TOI: L09I Individual Life - Flexible Premium
 Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor)

Filing Type: Form

SERFF Tr Num: PRTA-126315409 State: Arkansas

SERFF Status: Closed-Approved-
 Closed State Tr Num: 43653

Co Tr Num: BETH CSG 11-09

State Status: Approved-Closed

Author: Beth Fledderman

Reviewer(s): Linda Bird

Date Submitted: 10/01/2009

Disposition Date: 10/06/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: UL-12V6 11-09

Project Number: UL-12V6 11-09

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed concurrently
 in TN.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/06/2009

Explanation for Other Group Market Type:

State Status Changed: 10/06/2009

Deemer Date:

Created By: Beth Fledderman

Submitted By: Beth Fledderman

Corresponding Filing Tracking Number: PRTA-
 126315455

Filing Description:

The identical filing is being made for West Coast Life Insurance Company. Please find the Corresponding SERFF Tracking Number above.

The intended implementation date for the filing is upon approval by your Department. The above referenced form is being submitted for filing review and prior approval, as appropriate. This filing does not contain any unusual or controversial provisions.

SERFF Tracking Number:	PRTA-126315409	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	43653
Company Tracking Number:	BETH CSG 11-09		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.002 Joint (Last Survivor)
Product Name:	UL-12V6 11-09		
Project Name/Number:	UL-12V6 11-09/UL-12V6 11-09		

Currently, this Policy Schedule will be used with base policy form UL-12-AR 8-01, which was approved on 09/12/2001. This Policy Schedule will replace policy schedule UL-12V5 9-08, which was approved on 08/08/2008, SERFF Tracking PRTA-125760574; State Tracking # 39854.

The changes to this version of the policy schedule are found on page 3C. The interest rates are now tiered by current age. Minimum Monthly Premiums and Annual Threshold Values have also changed. This change resulted in planned premium and policy value changes shown on pages 3B to 3Bii.

The applicable Actuarial Memorandum has been included.

The submitted form is in final print, just, as it will be delivered to contract owners. The company reserves the right at any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

The above referenced form is being filed concurrently in our domiciliary state, Tennessee.

Company and Contact

Filing Contact Information

Elizabeth Fledderman, Policy Contract Filing Specialist	elizabeth.fledderman@protective.com
2801 Highway 280 South Birmingham, AL 35223	800-866-3555 [Phone] 5539 [Ext] 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

SERFF Tracking Number: PRTA-126315409 State: Arkansas
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Retaliatory? No
Fee Explanation: \$50 per filing/ no retaliatory.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	10/01/2009	30980051

SERFF Tracking Number: PRTA-126315409 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/06/2009	10/06/2009

SERFF Tracking Number: PRTA-126315409 *State:* Arkansas
Filing Company: Protective Life Insurance Company *State Tracking Number:* 43653
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Disposition

Disposition Date: 10/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRTA-126315409 State: Arkansas
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Form Schedule

Lead Form Number: UL-12V6 11-09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UL-12V6 11-09	Schedule Pages	Policy Schedule	Initial		0.000	UL-12V6 11-09.pdf

POLICY SCHEDULE

LIFE INSURANCE

PLANNED PREMIUM: \$[3,391.13] PAYABLE ANNUALLY

THE CHARGE DURING THE FIRST YEAR FOR ANY ADDITIONAL BENEFIT WHICH IS PROVIDED BY RIDER IS SHOWN BELOW. ONLY A BRIEF DESCRIPTION IS GIVEN. THE COMPLETE PROVISIONS AND CHARGES AFTER THE FIRST YEAR ARE INCLUDED IN THE RIDER.

RIDER NUMBER	SCHEDULE OF ADDITIONAL BENEFITS	MONTHLY CHARGE DURING FIRST YEAR
	NONE	

 THIS POLICY (EXCLUDING ANY ADDITIONAL BENEFITS SHOWN IN THIS OR ANY SUPPLEMENTAL POLICY SCHEDULE) WILL STAY IN FORCE UNTIL THE END OF POLICY YEAR [86] BASED ON THE FOLLOWING ASSUMPTIONS: MAXIMUM COST OF INSURANCE, MAXIMUM EXPENSE CHARGES, GUARANTEED INTEREST RATE FOR CALCULATING CASH VALUES, PAYMENT OF ALL PLANNED PREMIUMS WHEN THEY ARE EXACTLY DUE, NO POLICY CHANGES, NO POLICY LOANS AND NO PARTIAL SURRENDERS.

POLICY NUMBER: SPECIMEN

JOINT INSURED 1: [JOHN Q. DOE]
ISSUE AGE: [35] **SEX:** [MALE]
RATE CLASS: [STANDARD NONTOBACCO]

JOINT INSURED 2: [MARY C. DOE]
ISSUE AGE: [35] **SEX:** [FEMALE]
RATE CLASS: [STANDARD NONTOBACCO]

FIRST PREMIUM: [\$3,391.13]
INITIAL FACE AMOUNT: [\$1,000,000]
OWNER: [JOHN Q. DOE]

DATE OF ISSUE: [DECEMBER 1, 2009]
MONTHLY ANNIVERSARY DAY: [01]
MATURITY DATE: [DECEMBER 1, 2095]

POLICY LOANS

LOAN INTEREST RATES: THE ANNUAL EFFECTIVE LOAN INTEREST RATES APPLICABLE ON THE POLICY EFFECTIVE DATE ARE:

	POLICY YEARS [1-10]	POLICY YEARS [11+]
STANDARD LOAN	[5.00]%	[5.00]%

CONTINUED ON THE FOLLOWING PAGE

POLICY SCHEDULE (CONTINUED)

**TABLE OF GUARANTEED MAXIMUM INSURANCE RATES
MONTHLY RATE PER \$1,000 EXCLUDING RIDERS**

POLICY YEAR	RATE						
1	\$ [0.000081]	26	\$ [0.096417]	51	\$ [5.668584]	76	\$ [51.004883]
2	[0.000262]	27	[0.116014]	52	[6.436536]	77	[54.171318]
3	[0.000478]	28	[0.140143]	53	[7.404554]	78	[57.281223]
4	[0.000727]	29	[0.168735]	54	[8.444743]	79	[60.163345]
5	[0.001018]	30	[0.202115]	55	[9.558276]	80	[64.167427]
6	[0.001362]	31	[0.241105]	56	[10.652064]	81	[67.954063]
7	[0.001775]	32	[0.285908]	57	[11.435309]	82	[71.917423]
8	[0.002282]	33	[0.337056]	58	[12.475715]	83	[76.286079]
9	[0.002908]	34	[0.396562]	59	[13.806317]	84	[80.390434]
10	[0.003692]	35	[0.464545]	60	[15.399786]	85	[83.332656]
11	[0.004670]	36	[0.545835]	61	[17.307562]	86	[83.332656]
12	[0.005838]	37	[0.642099]	62	[19.132110]	87+	[0.000000]
13	[0.007297]	38	[0.761600]	63	[21.034556]		
14	[0.008882]	39	[0.898637]	64	[21.649732]		
15	[0.010768]	40	[1.055410]	65	[22.859140]		
16	[0.013156]	41	[1.236773]	66	[24.608930]		
17	[0.016073]	42	[1.445168]	67	[26.398726]		
18	[0.019799]	43	[1.689212]	68	[28.416452]		
19	[0.024300]	44	[1.975790]	69	[30.644740]		
20	[0.029912]	45	[2.308000]	70	[33.128828]		
21	[0.036944]	46	[2.687681]	71	[35.847553]		
22	[0.045456]	47	[3.158982]	72	[38.677077]		
23	[0.055594]	48	[3.692570]	73	[41.614371]		
24	[0.066991]	49	[4.271445]	74	[44.607326]		
25	[0.080375]	50	[4.925251]	75	[47.754153]		

EXPENSE CHARGES

THE PERCENTAGE OF PREMIUM EXPENSE CHARGE IS [25.00]% OF EACH PREMIUM PAYMENT (0% AT ATTAINED AGE 121 OF YOUNGER JOINT INSURED AND AFTER).

THE MONTHLY EXPENSE CHARGE PER \$1,000 OF INITIAL FACE AMOUNT IS \$[0.05] (\$0 AT ATTAINED AGE 121 OF YOUNGER JOINT INSURED AND AFTER).

THE MONTHLY EXPENSE CHARGE APPLICABLE TO ANY INCREASE IN FACE AMOUNT (WHICH APPLIES DURING THE FIRST 12 POLICY MONTHS FOLLOWING AN INCREASE) IS \$[23.50] PLUS \$[0.06] PER \$1000 OF INCREASE (SUBJECT TO A MAXIMUM OF \$250.00 PER MONTH)

THE MONTHLY ADMINISTRATIVE CHARGE IS \$[5.00] (\$0 AT ATTAINED AGE 121 OF YOUNGER JOINT INSURED AND AFTER).

INTEREST RATES

THE GUARANTEED INTEREST RATE USED IN CALCULATING CASH VALUES IS [0.20598]% PER MONTH, COMPOUNDED MONTHLY. THAT IS EQUIVALENT TO [2.50]% PER YEAR, COMPOUNDED YEARLY.

MINIMUM AMOUNTS AND PREMIUMS

THE MINIMUM FACE AMOUNT IS \$[250,000].

ALL PREMIUMS, SCHEDULED OR UNSCHEDULED, ARE SUBJECT TO A MINIMUM OF \$[10] IF PAID BY A PRE-AUTHORIZED PAYMENT FACILITY AND A MINIMUM OF \$[120] IF PAID BY ANY OTHER METHOD.

CONTINUED ON THE FOLLOWING PAGE

POLICY SCHEDULE (CONTINUED)

TABLE OF GUARANTEED VALUES

THE PLANNED PREMIUMS SHOWN IN THE FOLLOWING TABLE ARE THE INITIAL PREMIUM AND THE TOTAL OF THE PLANNED PREMIUMS FOR EACH YEAR, ADJUSTED AS NECESSARY TO COMPLY WITH THE PREMIUM LIMITATION SECTION. PLANNED PREMIUMS ARE PAYABLE ANNUALLY.

THE MINIMUM CASH VALUES SHOWN IN THE FOLLOWING TABLE ARE BASED ON THE ASSUMPTION THAT PLANNED PREMIUMS ARE PAID AS ILLUSTRATED AND THAT THE DEATH BENEFITS ARE AS ILLUSTRATED, THAT THERE ARE NO PARTIAL SURRENDERS, AND THERE IS NO POLICY INDEBTEDNESS. THEY ARE CALCULATED USING THE GUARANTEED RATE OF INTEREST AND THE GUARANTEED COSTS OF INSURANCE AND BENEFITS PROVIDED BY RIDER, IF ANY.

ALL THESE VALUES AND BENEFITS SHOWN IN THE FOLLOWING TABLE ARE NOT LESS THAN THOSE REQUIRED BY THE LAWS OF THE STATE IN WHICH THIS POLICY WAS DELIVERED.

THE MORTALITY BASIS IS THE [2001 COMMISSIONER'S STANDARD ORDINARY (CSO) RATES MALE OR FEMALE, AGE NEAREST BIRTHDAY, SMOKER OR NONSMOKER AS APPLICABLE].

POLICY YEAR	DEATH BENEFIT	PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE
1	\$ [1,000,000]	\$ [3,391.13]	\$ [1,937]	\$ [21,600]	\$ [0]
2	[1,000,000]	[3,391.13]	[3,920]	[19,220]	[0]
3	[1,000,000]	[3,391.13]	[5,951]	[17,280]	[0]
4	[1,000,000]	[3,391.13]	[8,029]	[16,200]	[0]
5	[1,000,000]	[3,391.13]	[10,155]	[14,900]	[0]
6	[1,000,000]	[3,391.13]	[12,331]	[13,820]	[0]
7	[1,000,000]	[3,391.13]	[14,556]	[12,740]	[1,816]
8	[1,000,000]	[3,391.13]	[16,831]	[11,880]	[4,951]
9	[1,000,000]	[3,391.13]	[19,155]	[10,800]	[8,355]
10	[1,000,000]	[3,391.13]	[21,528]	[9,720]	[11,808]
11	[1,000,000]	[3,391.13]	[23,949]	[8,640]	[15,309]
12	[1,000,000]	[3,391.13]	[26,416]	[6,480]	[19,936]
13	[1,000,000]	[3,391.13]	[28,929]	[4,320]	[24,609]
14	[1,000,000]	[3,391.13]	[31,486]	[2,160]	[29,326]
15	[1,000,000]	[3,391.13]	[34,085]	[0]	[34,085]
16	[1,000,000]	[3,391.13]	[36,721]	[0]	[36,721]
17	[1,000,000]	[3,391.13]	[39,390]	[0]	[39,390]
18	[1,000,000]	[3,391.13]	[42,082]	[0]	[42,082]
19	[1,000,000]	[3,391.13]	[44,791]	[0]	[44,791]
20	[1,000,000]	[3,391.13]	[47,503]	[0]	[47,503]
21	[1,000,000]	[3,391.13]	[50,202]	[0]	[50,202]
22	[1,000,000]	[3,391.13]	[52,873]	[0]	[52,873]
23	[1,000,000]	[3,391.13]	[55,496]	[0]	[55,496]
24	[1,000,000]	[3,391.13]	[58,055]	[0]	[58,055]
25	[1,000,000]	[3,391.13]	[60,528]	[0]	[60,528]

CONTINUED ON THE NEXT PAGE

POLICY SCHEDULE (CONTINUED)

TABLE OF GUARANTEED VALUES

POLICY YEAR	DEATH BENEFIT	PREMIUM	POLICY VALUE	SURRENDER CHARGE	CASH VALUE
26	\$ [1,000,000]	\$ [3,391.13]	\$ [62,883]	\$ [0]	\$ [62,883]
27	[1,000,000]	[3,391.13]	[65,077]	[0]	[65,077]
28	[1,000,000]	[3,391.13]	[67,056]	[0]	[67,056]
29	[1,000,000]	[3,391.13]	[68,765]	[0]	[68,765]
30	[1,000,000]	[3,391.13]	[70,143]	[0]	[70,143]
31	[1,000,000]	[3,391.13]	[71,119]	[0]	[71,119]
32	[1,000,000]	[3,391.13]	[71,618]	[0]	[71,618]
33	[1,000,000]	[3,391.13]	[71,555]	[0]	[71,555]
34	[1,000,000]	[3,391.13]	[70,819]	[0]	[70,819]
35	[1,000,000]	[3,391.13]	[69,293]	[0]	[69,293]
36	[1,000,000]	[3,391.13]	[66,801]	[0]	[66,801]
37	[1,000,000]	[3,391.13]	[63,135]	[0]	[63,135]
38	[1,000,000]	[3,391.13]	[57,984]	[0]	[57,984]
39	[1,000,000]	[3,391.13]	[51,080]	[0]	[51,080]
40	[1,000,000]	[3,290.61]	[42,107]	[0]	[42,107]
41	[1,000,000]	[3,391.13]	[30,663]	[0]	[30,663]
42	[1,000,000]	[3,391.13]	[16,277]	[0]	[16,277]
43	[1,000,000]	[3,391.13]	[0]	[0]	[0]
44	[1,000,000]	[3,391.13]	[0]	[0]	[0]
45	[1,000,000]	[3,391.13]	[0]	[0]	[0]
46	[1,000,000]	[3,391.13]	[0]	[0]	[0]
47	[1,000,000]	[3,391.13]	[0]	[0]	[0]
48	[1,000,000]	[3,391.13]	[0]	[0]	[0]
49	[1,000,000]	[3,391.13]	[0]	[0]	[0]
50	[1,000,000]	[3,391.13]	[0]	[0]	[0]
51	[1,000,000]	[3,391.13]	[0]	[0]	[0]
52	[1,000,000]	[3,391.13]	[0]	[0]	[0]
53	[1,000,000]	[3,391.13]	[0]	[0]	[0]
54	[1,000,000]	[3,391.13]	[0]	[0]	[0]
55	[1,000,000]	[3,391.13]	[0]	[0]	[0]
56	[1,000,000]	[3,391.13]	[0]	[0]	[0]
57	[1,000,000]	[3,391.13]	[0]	[0]	[0]
58	[1,000,000]	[3,391.13]	[0]	[0]	[0]
59	[1,000,000]	[3,391.13]	[0]	[0]	[0]
60	[1,000,000]	[3,391.13]	[0]	[0]	[0]
61	[1,000,000]	[3,391.13]	[0]	[0]	[0]
62	[1,000,000]	[3,391.13]	[0]	[0]	[0]
63	[1,000,000]	[3,391.13]	[0]	[0]	[0]
64	[1,000,000]	[3,391.13]	[0]	[0]	[0]
65	[1,000,000]	[3,391.13]	[0]	[0]	[0]

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POLICY SCHEDULE (CONTINUED)

POLICY EAR	TABLE OF GUARANTEED VALUES				CASH VALUE
	DEATH BENEFIT	PREMIUM	POLICY VALUE	SURRENDER CHARGE	
66	\$ [1,000,000]	\$ [3,391.13]	\$ [0]	\$ [0]	\$ [0]
67	[1,000,000]	[3,391.13]	[0]	[0]	[0]
68	[1,000,000]	[3,391.13]	[0]	[0]	[0]
69	[1,000,000]	[3,391.13]	[0]	[0]	[0]
70	[1,000,000]	[3,391.13]	[0]	[0]	[0]
71	[1,000,000]	[3,391.13]	[0]	[0]	[0]
72	[1,000,000]	[3,391.13]	[0]	[0]	[0]
73	[1,000,000]	[3,391.13]	[0]	[0]	[0]
74	[1,000,000]	[3,391.13]	[0]	[0]	[0]
75	[1,000,000]	[3,391.13]	[0]	[0]	[0]
76	[1,000,000]	[3,391.13]	[0]	[0]	[0]
77	[1,000,000]	[3,391.13]	[0]	[0]	[0]
78	[1,000,000]	[3,391.13]	[0]	[0]	[0]
79	[1,000,000]	[3,391.13]	[0]	[0]	[0]
80	[1,000,000]	[3,391.13]	[0]	[0]	[0]
81	[1,000,000]	[3,391.13]	[0]	[0]	[0]
82	[1,000,000]	[3,391.13]	[0]	[0]	[0]
83	[1,000,000]	[3,391.13]	[0]	[0]	[0]
84	[1,000,000]	[3,391.13]	[0]	[0]	[0]
85	[1,000,000]	[3,391.13]	[0]	[0]	[0]
86	[1,000,000]	[3,391.13]	[0]	[0]	[0]

POLICY SCHEDULE (CONTINUED)

THE INTEREST RATES USED IN THE MINIMUM MONTHLY PREMIUM PROVISION ARE:

RATE A: [0.6031660]% PER MONTH, COMPOUNDED MONTHLY, EQUIVALENT TO [7.4830]% ANNUALLY, FOR POLICY YEARS 1-[66], AND [0.4867550]% PER MONTH, COMPOUNDED MONTHLY, EQUIVALENT TO [6.00]% ANNUALLY THEREAFTER.

RATE B: [0.5506570]% PER MONTH, COMPOUNDED MONTHLY, EQUIVALENT TO [6.8117]% ANNUALLY, FOR POLICY YEARS 1-[66], AND [0.4867550]% PER MONTH, COMPOUNDED MONTHLY, EQUIVALENT TO [6.00]% ANNUALLY THEREAFTER.

POLICY YEAR	MINIMUM MONTHLY PREMIUM	ANNUAL THRESHOLD VALUE	POLICY YEAR	MINIMUM MONTHLY PREMIUM	ANNUAL THRESHOLD VALUE
1	\$ [93.90]	\$ [3,219.45]	44	\$ [1,271.50]	\$ [3,219.45]
2	[93.90]	\$ [3,219.45]	45	[1,486.50]	\$ [3,219.45]
3	[93.90]	\$ [3,219.45]	46	[1,732.00]	\$ [3,219.45]
4	[93.90]	\$ [3,219.45]	47	[2,036.60]	\$ [3,219.45]
5	[93.90]	\$ [3,219.45]	48	[2,381.20]	\$ [3,219.45]
6	[93.90]	\$ [3,219.45]	49	[2,754.80]	\$ [3,219.45]
7	[93.90]	\$ [3,219.45]	50	[3,176.30]	\$ [3,219.45]
8	[93.90]	\$ [3,219.45]	51	[3,654.90]	\$ [3,219.45]
9	[93.90]	\$ [3,219.45]	52	[4,148.70]	\$ [3,219.45]
10	[93.90]	\$ [3,219.45]	53	[4,769.90]	\$ [3,219.45]
11	[93.90]	\$ [3,219.45]	54	[5,436.20]	\$ [3,219.45]
12	[93.90]	\$ [3,219.45]	55	[6,147.90]	\$ [3,219.45]
13	[93.90]	\$ [3,219.45]	56	[6,845.60]	\$ [3,219.45]
14	[93.90]	\$ [3,219.45]	57	[7,344.70]	\$ [3,219.45]
15	[93.90]	\$ [3,219.45]	58	[8,006.00]	\$ [3,219.45]
16	[93.90]	\$ [3,219.45]	59	[8,849.30]	\$ [3,219.45]
17	[93.90]	\$ [3,219.45]	60	[9,856.10]	\$ [3,219.45]
18	[93.90]	\$ [3,219.45]	61	[11,057.00]	\$ [3,219.45]
19	[93.90]	\$ [3,219.45]	62	[12,201.40]	\$ [3,219.45]
20	[93.90]	\$ [3,219.45]	63	[13,390.20]	\$ [3,219.45]
21	[93.90]	\$ [3,219.45]	64	[13,774.10]	\$ [3,219.45]
22	[93.90]	\$ [3,219.45]	65	[14,526.70]	\$ [3,219.45]
23	[93.90]	\$ [3,219.45]	66	[15,612.10]	\$ [3,219.45]
24	[93.90]	\$ [3,219.45]	67	[536.60]	\$ [3,219.45]
25	[93.90]	\$ [3,219.45]	68	[536.60]	\$ [3,219.45]
26	[93.90]	\$ [3,219.45]	69	[536.60]	\$ [3,219.45]
27	[93.90]	\$ [3,219.45]	70	[536.60]	\$ [3,219.45]
28	[93.90]	\$ [3,219.45]	71	[536.60]	\$ [3,219.45]
29	[103.90]	\$ [3,219.45]	72	[536.60]	\$ [3,219.45]
30	[125.30]	\$ [3,219.45]	73	[536.60]	\$ [3,219.45]
31	[150.20]	\$ [3,219.45]	74	[536.60]	\$ [3,219.45]
32	[179.00]	\$ [3,219.45]	75	[536.60]	\$ [3,219.45]
33	[211.90]	\$ [3,219.45]	76	[536.60]	\$ [3,219.45]
34	[250.20]	\$ [3,219.45]	77	[536.60]	\$ [3,219.45]
35	[294.00]	\$ [3,219.45]	78	[536.60]	\$ [3,219.45]
36	[346.50]	\$ [3,219.45]	79	[536.60]	\$ [3,219.45]
37	[408.70]	\$ [3,219.45]	80	[536.60]	\$ [3,219.45]
38	[485.80]	\$ [3,219.45]	81	[536.60]	\$ [3,219.45]
39	[574.40]	\$ [3,219.45]	82	[536.60]	\$ [3,219.45]
40	[675.80]	\$ [3,219.45]	83	[536.60]	\$ [3,219.45]
41	[793.20]	\$ [3,219.45]	84	[536.60]	\$ [3,219.45]
42	[928.10]	\$ [3,219.45]	85	[536.60]	\$ [3,219.45]
43	[1,086.10]	\$ [3,219.45]	86	[536.60]	\$ [3,219.45]

SERFF Tracking Number: PRTA-126315409 State: Arkansas
 Filing Company: Protective Life Insurance Company State Tracking Number: 43653
 Company Tracking Number: BETH CSG 11-09
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: UL-12V6 11-09
 Project Name/Number: UL-12V6 11-09/UL-12V6 11-09

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Readability does not apply to schedule pages. Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable to this filing. Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable to this filing. Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability.pdf		

Statement of Variability – UL-12V6 11-09, et al

Specimen data provided are for male/female, age 35, non-tobacco with a \$1,000,000 face amount. Data and table entries can depend on a number of factors including gender, age, rate class, premium pattern, interest rates, etc.

Schedule Page numbering may vary due to length of table entries, etc.

No variables will change with respect to in-force policies without notification, appropriate regulatory approvals, and (where required) consent of the contract holder, owner or participant.

Policy Schedule UL-12V6 11-09

John Doe items that vary by applicant, or "John Doe" information – Planned Premium, Joint Insured 1 and 2, Age, Sex, Rate Class, First Premium, Date of Issue, Initial Face Amount, Monthly Anniversary Day, Owner, Maturity Date (all found on Page 3)

Page 3

Loan Interest Rates – Will never exceed 8%

Page 3A

Table of Guaranteed Maximum Insurance Rates – Based on Ages, Genders and Rate Classes

Premium Expense Charge – Not less than 0% nor more than 30%

Monthly Expense Charge – Based on Ages, Genders and Rate Classes

Monthly Expense Charge Applicable to an Increase – Based on Ages, Genders and Rate Classes

Monthly Administrative Charge – Not less than \$0 nor more than \$50

Guaranteed Interest Rate – Not less than 1% nor more than 5%

Minimum Face Amount – Not less than \$100,000

Minimum Premium Accepted – Pre-Authorized – Not less than \$10 nor more than \$50; Other – Not less than \$100 nor more than \$150

Page 3B to 3Bii

Mortality Basis – May vary as to age nearest birthday or age last birthday, according to plan of insurance being issued. Mortality basis will be updated as necessary by future legislative or regulatory action. Will not be less favorable than 2001 CSO or current required by the state in which the policy is issued.

Table of Guaranteed Values – Shows projections of policy value and cash value and will vary based on multiple guaranteed factors of policy.

*Includes Surrender Charges – Based on Ages, Genders and Rate Classes

Page 3C

Minimum Monthly Premium Rate A – Based on Ages, Genders and Rate Classes

Minimum Monthly Premium Rate B – Based on Ages, Genders and Rate Classes

Minimum Monthly Premium – Based on Ages, Genders and Rate Classes

Annual Threshold Value – Based on Ages, Genders and Rate Classes

CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:

A handwritten signature in black ink that reads "Keith Kirkley". The signature is written in a cursive style with a large, looping 'K' at the beginning and a long, sweeping tail at the end.

Keith Kirkley, J.D., MBA
Assistant Vice President

October 1, 2009