

SERFF Tracking Number: PRTA-126045513 State: Arkansas
Filing Company: Protective Life Insurance Company State Tracking Number: 41641
Company Tracking Number: VICKIE-2149
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: IPV-2149
Project Name/Number: IPV-2149/IPV-2149

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: IPV-2149

TOI: A03I Individual Annuities - Deferred Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: PRTA-126045513 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 41641

Co Tr Num: VICKIE-2149

Author: Vickie Jerkins

Date Submitted: 02/23/2009

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 02/26/2009

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: 04/06/2009

State Filing Description:

General Information

Project Name: IPV-2149

Project Number: IPV-2149

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/26/2009

Deemer Date:

Submitted By: Vickie Jerkins

Filing Description:

Form Number: IPV-2149

Form Title: Endorsement to Extend the Annuity Commencement Date and Modify the Death Benefit

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing has been submitted to our domiciliary state of Tennessee, concurrently.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/26/2009

Created By: Vickie Jerkins

Corresponding Filing Tracking Number:

The intended implementation date for this filing is April 6, 2009 or upon approval by your Department. The above referenced Individual Variable Annuity Filing is being submitted for filing acknowledgement or prior approval, as appropriate. This is a new filing and 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.

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Endorsement form number IPV-2149 will be used exclusively with closed blocks of variable annuity contracts under form number IPV-2002 – Approved October 26, 1993, that have the latest available Annuity Commencement Date (maturity date) set at age 85 or 90, and that reduce the contract's death benefit on a dollar-for dollar basis when the owner requests a partial surrender.

The endorsement will be issued to owners who request an extension of the maturity date to a date not later than the oldest owner's or annuitant's 95th birthday. In exchange for granting the maturity date extension, the owner agrees that withdrawals from the contract occurring on and after the endorsement's effective date will reduce the death benefit proportionally.

This endorsement has no impact on the Non-Forfeiture or Reserve requirements.

The only variable material in the form is "John Doe" information, within the final paragraph to populate the endorsement Effective Date.

The submitted form will be used with federally registered securities (variable annuities) and is therefore exempt from state readability requirements.

The submitted form was created using fonts of 10 point or greater in the case of logos, addresses, headings. The form is in final laser printed format, subject only to minor modification in paper size, stock, ink, font style, border, company logo and adaptation to computer printing. The fonts will never be smaller than 10 point.

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 Vickie.Jerkins@protective.com or tollfree at 1-800-866-3555 ext. 5514.

Company and Contact

Filing Contact Information

Vickie Jerkins, Policy Contract Filing Specialist vickie.jerkins@protective.com
2801 Highway 280 South 800-866-3555 [Phone] 5514 [Ext]
Birmingham, AL 35223 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:

SERFF Tracking Number: PRTA-126045513 State: Arkansas
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Project Name/Number: IPV-2149/IPV-2149
(800) 866-3555 ext. [Phone] FEIN Number: 63-0169720

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 FEE
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	02/23/2009	25877839

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/26/2009	02/26/2009

SERFF Tracking Number: *PRTA-126045513* *State:* *Arkansas*
Filing Company: *Protective Life Insurance Company* *State Tracking Number:* *41641*
Company Tracking Number: *VICKIE-2149*
TOI: *A03I Individual Annuities - Deferred Variable* *Sub-TOI:* *A03I.002 Flexible Premium*
Product Name: *IPV-2149*
Project Name/Number: *IPV-2149/IPV-2149*

Disposition

Disposition Date: 02/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRTA-126045513 State: Arkansas
 Filing Company: Protective Life Insurance Company State Tracking Number: 41641
 Company Tracking Number: VICKIE-2149
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: IPV-2149
 Project Name/Number: IPV-2149/IPV-2149

Form Schedule

Lead Form Number: IPV-2149

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IPV-2149	Policy/Cont Endorsement to ract/Fratern Extend the Annuity al Commencement Certificate: Date and Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	IPV-2149.pdf

**ENDORSEMENT TO EXTEND THE ANNUITY COMMENCEMENT DATE
AND
MODIFY THE DEATH BENEFIT**

This endorsement is being issued at your request. In exchange for extending the latest Annuity Commencement Date available under the Contract to a date not later than the oldest Owner's or Annuitant's 95th birthday, you agree that future surrenders from the Contract will result in a proportional adjustment to the Death Benefit.

This endorsement supersedes any conflicting terms and provisions in your Contract (including other endorsements and riders, if any), but the remaining provisions of your Contract remain in full force and effect except as modified by this endorsement.

In order to effectuate the agreement described in the first paragraph of this endorsement, your Contract is amended as follows:

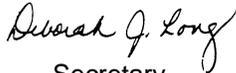
1. The second sentence of the 'Annuity Commencement Date' provision is deleted and replaced by the sentence below.

"The Annuity Commencement Date may not be later than the oldest Owner's or Annuitant's 95th birthday."

2. For the purpose of calculating the death benefit, each withdrawal or partial surrender that occurs on and after the Effective Date of this endorsement will reduce the Death Benefit in the same proportion that the amount withdrawn or surrendered, including any applicable surrender charges, reduced the Contract Value as of the Valuation Period during which it was taken.

Signed by the Company and made a part of your Contract as of this endorsement's Effective Date, which is {Date}.

Protective Life Insurance Company


Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: The submitted form will be used with federally registered securities (variable annuities) and is therefore exempt from state readability requirements.		
Comments:		

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