

# PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619  
Birmingham, AL 35283-0619

## INDIVIDUAL LIFE INSURANCE - APPLICATION FOR CONVERSION OR EXCHANGE

### 1. PROPOSED INSURED 1

Name: (First, Middle, Last)			
Gender	Birthdate	Birth State	Marital Status
Driver's License No. & State		SSN / Tax ID	
Home Phone	Work Phone	Cell Phone	
Address (Street, City, State, Zip Code & Number of Years)			
Email Address			

### 2. PROPOSED INSURED 2 (Survivor Plans Only)

Name: (First, Middle, Last)			
Gender	Birthdate	Birth State	Marital Status
Driver's License No. & State		SSN / Tax ID	
Home Phone	Work Phone	Cell Phone	
Address (Street, City, State, Zip Code & Number of Years)			
Email Address			

### 3. OWNER (If other than Proposed Insured, must complete information below. If Trust, include Name and Date of Trust.)

Name	Date of Trust	Phone Number	SSN/Tax ID
Address (Street, City, State, Zip Code)		Email Address	

## BENEFICIARY DESIGNATIONS

### 1. PRIMARY BENEFICIARY(IES)

Name, Address, Phone Number	SSN / Tax ID	Birthdate(s)	Relationship(s)	Percentage(s)

### 2. CONTINGENT BENEFICIARY(IES)

Name, Address, Phone Number	SSN / Tax ID	Birthdate(s)	Relationship(s)	Percentage(s)

## PLAN OF INSURANCE

Plan of Insurance: (Name of Product)		Face Amount: (Proposed Insured 1)	(Proposed Insured 2)
		\$	\$
If Universal Life: <input type="checkbox"/> Level Face Amount <input type="checkbox"/> Increasing Face Amount	Section 1035: <input type="checkbox"/> Yes <input type="checkbox"/> No	1035 Loan Transfer: <input type="checkbox"/> Yes (subject to product availability) <input type="checkbox"/> No	
Premium Payment: <input type="checkbox"/> Annual \$	<input type="checkbox"/> Quarterly \$	<input type="checkbox"/> Semi-Annual \$	<input type="checkbox"/> Carry over from existing Bank Account <input type="checkbox"/> Monthly (Pre-Authorized Withdrawal Only) \$
<input type="checkbox"/> Cash with Application \$		<input type="checkbox"/> Draft Initial Premium \$	

**POLICY CONVERSION**

Existing Policy Number:	Remove the Children's Term Rider: <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable and subject to policy contracted provisions)
Are you converting the: <input type="checkbox"/> Base Plan <input type="checkbox"/> Rider (subject to policy contracted provisions)	If this is a partial conversion, is the balance of the base plan being: <input type="checkbox"/> Cancelled <input type="checkbox"/> Kept \$ _____ (subject to product availability and face amount minimums)

**REPLACEMENT INFORMATION**

Is the policy applied for to replace an existing insurance or annuity policy(ies) with this or any other company? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, list all life insurance in force on all persons proposed for insurance.			
Name of Insured 1		Company	
Policy Number			
Replace or Change?	Amount	Purpose: Business / Personal	Issue Date
Name of Insured 2		Company	
Policy Number			
Replace or Change?	Amount	Purpose: Business / Personal	Issue Date

**DECLARATIONS**

- A) No Agent can make, alter or discharge any contract, accept risks, or waive the Company's rights or requirements.  
 B) Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company under "Home Office Endorsements." In those states where it is required, changes as to plan, amount, age at issue, classification or benefits will be made only with the Owner's written consent.

**Any person who knowingly with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties according to state law.**

Remarks:
<b>HOME OFFICE ENDORSEMENTS (NOT TO BE USED WHERE PROHIBITED BY STATUTE OR INSURANCE DEPARTMENT RULING.)</b>

\_\_\_\_\_  
Signed at (City and State)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposed Insured 1

\_\_\_\_\_  
Signature of Proposed Insured 2

\_\_\_\_\_  
Signature of Owner (if other than insured)

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Agent's Name (Printed)

\_\_\_\_\_  
Agent's Signature

\_\_\_\_\_  
Agent's Contract Number

\_\_\_\_\_  
Agent's Email Address

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## NOTIFICATION OF RIGHT TO NAME A SECONDARY ADDRESSEE

You have the right to designate a secondary addressee to receive a notice concerning the potential lapse of your policy. The notice to the secondary addressee will be sent when the policy is in danger of lapsing.

If you wish to name a secondary addressee, please call us at 1-800-366-9378, or fax us at 1-205-268-5807, or write us at P.O. Box 830619, Birmingham, Alabama 35283-0619.

Please Print the Following Information:

\_\_\_\_\_  
Policy Number (if known)

\_\_\_\_\_  
Policy Owner's Name

\_\_\_\_\_  
Insured's Name

Secondary Addressee:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Street Address or P.O. Box

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Telephone Number

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## LIFE INSURANCE ILLUSTRATION CERTIFICATION & ACKNOWLEDGEMENT

- This certification must be submitted with the Application for Life Insurance if a signed illustration is not submitted for one of the reasons set forth below.
- This form must be signed on or before the application signed date in restricted states.

**1. PROPOSED INSURED** *(please print)*

First, Middle, Last Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth (mm/dd/yyyy): \_\_\_\_\_

**2. OWNER** *(if other than Proposed Insured)*

First, Middle, Last Name: \_\_\_\_\_

**3. AGENT/REPRESENTATIVE** *(please print)*

First, Middle, Last Name: \_\_\_\_\_

Agent/Representative Number: \_\_\_\_\_ BGA Name *(if applicable)*: \_\_\_\_\_

**4. ELECTRONIC ILLUSTRATION DATA – Complete this section if an electronic illustration is presented and no corresponding printed copy is provided.**

Gender Class: \_\_\_\_\_ Initial Death Benefit: \_\_\_\_\_

Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Premium Amount Illustrated: \_\_\_\_\_

Underwriting Class: \_\_\_\_\_ Premium Mode: \_\_\_\_\_

Plan Type: \_\_\_\_\_ Number of Policy Years Illustrated: \_\_\_\_\_

Product Name: \_\_\_\_\_ Guaranteed Interest Rate: \_\_\_\_\_%

Policy Form Number: \_\_\_\_\_ Non-Guaranteed Illustrated Interest Rate: \_\_\_\_\_%

Rider(s): \_\_\_\_\_ Alternate Indexed Interest Rate: \_\_\_\_\_%  
*(for Indexed Products)*

**I, the Applicant, hereby acknowledge that *(check only one)*:**

- No policy illustration was provided to me and I understand that a policy illustration conforming to the policy as issued will be provided no later than the time the policy is delivered.
- The policy applied for is different than the policy illustration shown to me, and I understand that a policy illustration conforming to the policy as issued will be provided no later than at the time the policy is delivered.
- I viewed a complete electronic illustration which was based on the personal and policy information shown on this form and I understand that a policy illustration conforming to the policy as issued will be provided no later than at the time the policy is delivered. No corresponding printed copy was provided.

Applicant Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

**I, the Agent/Representative, hereby certify that *(check only one)*:**

- No illustration was used in the sale of the life insurance applied for.
- The life insurance applied for is other than as shown in the policy illustration.
- I displayed a complete electronic illustration to the proposed insured that was based on the personal and policy information shown on this form. I further certify that the policy illustration complies with applicable state requirements and that no corresponding printed copy was provided.

Agent/Representative Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

**A SIGNED COPY MUST BE PROVIDED TO THE APPLICANT AND TO THE COMPANY**  
**See Page 2 for State Specific Disclosures**

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**REQUIRED CALIFORNIA DISCLOSURE – For Universal Life Policies with No-Lapse Guarantees**

This policy is guaranteed to stay in force for a specified number of years as long as you meet the requirements of the Policy, including the Minimum Monthly Premium provision found in the policy contract. This provision is also known as a no-lapse guarantee, and a general description of the provision is included in the Narrative Summary section of the Basic Illustration.

While this policy provides a no-lapse guarantee, it may provide nonforfeiture benefits, such as cash surrender values, which are less than those that would be provided if the guarantee were issued as a separate policy, such as a term policy. If a separate term policy has higher nonforfeiture benefits, the premiums for the separate policy might be higher than the premiums for the no-lapse guarantee provided in this policy. Therefore, when considering the purchase of this policy, you should compare the value of higher nonforfeiture benefits, such as cash surrender values, versus the premiums required to keep your insurance coverage in force.

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**REQUIRED SOUTH CAROLINA DISCLOSURE – For Universal Life Policies with No-Lapse Guarantees**

If there is no policy debt or partial surrenders, this policy is guaranteed to stay in force during the no lapse period as long as you have paid the required minimum premiums. This guarantee could be provided by a separate policy (such as a term policy). However, the nonforfeiture benefits (such as cash surrender value) in this policy may be significantly less valuable than those provided by the separate policy. So, if you fail to pay a premium within a specified period of time from its due date or otherwise cause this policy to terminate early, the benefits paid to you upon termination could be much less than would customarily be paid if provided by the separate policy.

When thinking about purchasing this policy, you should consider the tradeoff you may be making between having significantly smaller nonforfeiture benefits (such as a cash surrender value) available to you upon surrender of the policy versus the reduction in premium, if any, you may receive for not having these benefits.

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