

# PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

## INDIVIDUAL LIFE INSURANCE - APPLICATION FOR CONVERSION TO VARIABLE UNIVERSAL LIFE

### 1. THE PROPOSED INSURED

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

### 2. THE OWNER (If other than Proposed Insured. If Trust, include Name and Date of Trust.)

Name				Date of Trust
Phone Number	SSN / Tax ID No.	Email Address		
Address (Street, City, State, Zip Code)				

## 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

Policy No. to be Converted or Exchanged:	New Plan of Insurance Requested: (Name of Product)		New Policy Face Amount \$
Death Benefit Option: <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: (subject to product availability) <input type="checkbox"/> Yes <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**

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

**REPLACEMENT INFORMATION (complete for 1035 only)**

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			
<i>If Yes, list all life insurance in force on all persons proposed for insurance.</i>			
<i>Name of Insured</i>		<i>Company</i>	
<i>Replace or Change?</i>		<i>Policy Number</i>	
<i>Amount</i>	<i>Purpose: Business / Personal</i>	<i>Issue Date</i>	
<i>Name of Insured</i>		<i>Company</i>	
<i>Replace or Change?</i>		<i>Policy Number</i>	
<i>Amount</i>	<i>Purpose: Business / Personal</i>	<i>Issue Date</i>	

**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.

I represent that all statements and answers made in all parts of this application are full, complete and true, to the best of my knowledge and belief.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

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

Signed at <i>(City and State)</i>	Date
Proposed Insured's Name <i>(Printed)</i>	Owner's Name <i>(Printed – if other than the Proposed Insured)</i>
Proposed Insured's Signature	Owner's Signature
Agent's Name <i>(Printed)</i>	Agent's Contract Number
Agent's Signature	Agent's Email Address

**INDIVIDUAL LIFE INSURANCE – VARIABLE UNIVERSAL LIFE – PREMIUM PAYMENT ALLOCATIONS**

Policy Number: \_\_\_\_\_

**1. PREMIUM PAYMENT ALLOCATIONS: (Please select ONE of the allocation methods in this section, but not both.)**

Select the allocation method for your premium payments. If no allocation method is specified, all premium payments will be allocated to the Invesco V.I. US Government Money Portfolio I.

**A. MODEL PORTFOLIOS:**

If you would like to choose a Model Portfolio for your premium payment(s), please indicate by selecting ONE option below.

Do not allocate to more than one Model Portfolio. The Model Portfolio you select should align with your investment objective(s).

For more information about the Model Portfolios, please see the prospectus.

**Model Portfolio Options:**

- Conservative Growth** (50% Equity / 50% Fixed Income)     **Moderate Growth** (65% Equity / 35% Fixed Income)     **Growth & Income** (75% Equity / 25% Fixed Income)     **Aggressive Growth** (90% Equity / 10% Fixed Income)

- Buffered Growth & Income**  
(85% Equity / 15% Fixed Income)

**B. INDIVIDUAL INVESTMENT OPTIONS:**

If you are not selecting a Model Portfolio, then please select your Investment Options. Complete the "Purchase Allocation" column for the percentage of your premium payment(s) that will be allocated directly to that Investment Option. Complete the "Monthly Deduction Allocation" column to allocate the percentage of your monthly charges (other than Mortality & Expense) that will be deducted from that Investment Option. If the "Monthly Deduction Allocation" column is not completed, then the charges will be deducted as stated in the prospectus. **The "Purchase Allocation" column is required to be completed, but whether you complete only this column or both, the total for each column must equal 100%.**

Monthly Purchase Allocation	Monthly Deduction Allocation		Monthly Purchase Allocation	Monthly Deduction Allocation	
_____ %	_____ %	<b>AMERICAN FUNDS INSURANCE SERIES®</b>	_____ %	_____ %	<b>LORD ABBETT</b> (Value Class)
_____ %	_____ %	American Funds® IS Asset Allocation Fund (1)	_____ %	_____ %	Lord Abbett Series Fund Bond-Debenture Portfolio
_____ %	_____ %	American Funds® IS Global Growth Fund (1)	_____ %	_____ %	Lord Abbett Series Fund Dividend Growth Portfolio
_____ %	_____ %	American Funds® IS Growth Fund (1)	_____ %	_____ %	<b>PIMCO</b>
_____ %	_____ %	American Funds® IS Growth-Income (1)	_____ %	_____ %	PIMCO International Bond (USD-Hdg) Instl
_____ %	_____ %	American Funds® IS New World Fund (1)	_____ %	_____ %	PIMCO VIT Short-Term Instl
_____ %	_____ %	<b>DIMENSIONAL FUND ADVISORS</b>	_____ %	_____ %	PIMCO VIT Total Return Instl
_____ %	_____ %	DFA VA International Small Portfolio Instl	_____ %	_____ %	<b>PUTNAM INVESTMENTS</b>
_____ %	_____ %	DFA VA International Value Portfolio Instl	_____ %	_____ %	Putnam VT Sustainable Leaders IA
_____ %	_____ %	DFA VA US Large Value Portfolio Instl	_____ %	_____ %	<b>THE ROYCE FUNDS</b>
_____ %	_____ %	DFA VIT Inflation-Protected Securities Portfolio Instl	_____ %	_____ %	Royce Capital Small-Cap Inv
_____ %	_____ %	<b>FIDELITY INVESTMENTS</b>	_____ %	_____ %	<b>TOPS®</b>
_____ %	_____ %	Fidelity® VIP Growth Opportunities Portfolio Initial	_____ %	_____ %	TOPS® Aggressive Growth ETF Portfolio Class 1
_____ %	_____ %	Fidelity® VIP Index 500 Portfolio Initial	_____ %	_____ %	TOPS® Conservative ETF Portfolio Class 1
_____ %	_____ %	Fidelity® VIP Investment Grade Bond Portfolio Initial	_____ %	_____ %	TOPS® Growth ETF Portfolio Class 1
_____ %	_____ %	Fidelity® VIP Mid Cap Portfolio Initial	_____ %	_____ %	TOPS® Moderate Growth ETF Portfolio Class 1
_____ %	_____ %	<b>FRANKLIN TEMPLETON INVESTMENTS</b>	_____ %	_____ %	<b>VANGUARD</b> (Single Share Class)
_____ %	_____ %	ClearBridge Variable Small Cap Growth 1	_____ %	_____ %	Vanguard VIF Capital Growth Portfolio
_____ %	_____ %	Franklin Growth & Income VIP 1	_____ %	_____ %	Vanguard VIF Equity Income Portfolio
_____ %	_____ %	Franklin Income VIP1	_____ %	_____ %	Vanguard VIF International Portfolio
_____ %	_____ %	Templeton Developing Markets VIP1	_____ %	_____ %	Vanguard VIF Real Estate Index Portfolio
_____ %	_____ %	<b>GOLDMAN SACHS</b>	_____ %	_____ %	Vanguard VIF Short-Term Investment-Grade Portfolio
_____ %	_____ %	Goldman Sachs VIT Core Fixed Income Instl	_____ %	_____ %	<b>PROTECTIVE LIFE GENERAL ACCOUNT</b>
_____ %	_____ %	Goldman Sachs VIT Mid Cap Value Instl	_____ %	_____ %	Fixed Account
_____ %	_____ %	<b>INVESCO</b>	_____ %	_____ %	Other _____
_____ %	_____ %	Invesco® V.I. Diversified Dividend Fund – Series I			
_____ %	_____ %	Invesco® V.I. Global Fund – Series I			
_____ %	_____ %	Invesco® V.I. US Government Money Portfolio-Series I			
_____ %	_____ %	Invesco® V.I. S&P 500 Buffer Mar. Fund- Series I			
_____ %	_____ %	Invesco® V.I. S&P 500 Buffer Jun. Fund – Series I			
_____ %	_____ %	Invesco® V.I. S&P 500 Buffer Sep. Fund – Series I			
_____ %	_____ %	Invesco® V.I. S&P 500 Buffer Dec. Fund – Series I			

**2. TELEPHONE TRANSFERS:**

Protective Life Insurance Company will not be held liable for any loss, liability, cost, or expense for acting on telephone instructions. By checking this box, I authorize the company:

- To honor my verbal and electronic instructions regarding allocations to the Investment Options.
- To honor my agent's instructions regarding allocations to the Investment Options.

**3. DOLLAR COST AVERAGING:**

Transfer the amount indicated below:

Monthly     Quarterly    For \_\_\_\_\_ Months (at least 6 months, but not more than 48 months) On Day \_\_\_\_\_ (1 - 28)

<u>From Source Fund</u>	<u>Amount</u> (Sub-Account Minimum \$5,000)
_____	\$ _____

<u>To Destination Fund</u>	<u>Amount</u> (Minimum \$100)	<u>Percentage</u> (Total Must be 100%)
_____	\$ _____	_____ %
_____	\$ _____	_____ %
_____	\$ _____	_____ %
_____	\$ _____	_____ %
_____	\$ _____	_____ %
_____	\$ _____	_____ %
_____	\$ _____	_____ %

**4. PORTFOLIO REBALANCING:**

Rebalancing to begin on: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ (date) (Rebalancing due date can only be days 1 – 28.)

Rebalancing should occur:     Quarterly     Semi-Annually     Annually

*The returns from the Investment Option(s) you select will vary. The percentage allocated to each Investment Option may change, but rebalancing will allow you to maintain the current premium payment allocation. The Variable Account Value will be automatically rebalanced based on the frequency you select.*

**Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.**

**SIGNATURES:**

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

\_\_\_\_\_  
Proposed Insured

\_\_\_\_\_  
Proposed Owner (if other than Proposed Insured)

\_\_\_\_\_  
Signature of Parent or Guardian (if applicable)

\_\_\_\_\_  
Proposed Joint Owner (if applicable)

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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