

# PROTECTIVE LIFE INSURANCE COMPANY

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

## INDIVIDUAL LIFE INSURANCE APPLICATION PACKET - INSTRUCTIONS

*The forms listed on page 1 are required on all cases submitted.  
All forms must be dated on or before the application signed date.*

FORM NUMBER	FORM NAME	INSTRUCTIONS
PL-DIP	Description of Information Practices	This notice MUST be given to the Proposed Insured on all cases submitted.
ICC21-400R	Individual Life Insurance Application	Protective Life can only accept or service an application from an applicant who speaks English or Spanish. Spanish speaking applicants must go through our TeleLife process. Complete each question in the Application for Insurance. If completing by hand, please use a pen with black ink. If applying for any riders see instructions for Rider Worksheet on Page 2.
ICC14-PL701	Supplement to Life Insurance Application (STOLI)	Must complete on all cases being submitted.
ICC21-HIPAA3	Authorization to Obtain and Disclose Information (HIPAA)	Must complete on all cases being submitted. Leave a copy of this form with the applicant. <b><u>Signature and date is required.</u></b>
PLX-408	Broker/Representative Report	The correct Broker/Representative PLICO Contract Number must be included in order to ensure commissions are paid correctly. Include Split Share Percentage.
ICC13-406A	Continuation of Information	Use this form if additional space is needed for information.
U-429	Notice and Consent Form for AIDS (HIV) Testing	Must complete on all cases submitted. Leave a copy of this form with the applicant.
MN-1 (Rev. 11/09)	MN Guaranty Association Notice	Must leave with the applicant.
PLX-588	Life Insurance Illustration Certification & Acknowledgement	Only required for illustrated UL products when an illustration is not obtained. Illustrations are required prior to issue.

**NOT FOR USE WITH VARIABLE UNIVERSAL LIFE PRODUCTS**

The forms listed on page 2 may be required if circumstances apply. Forms are available on [MyProtective.com](http://MyProtective.com).

FORM NUMBER	FORM NAME	INSTRUCTIONS
ICC20-403R	Rider Worksheet	<p>If applying for any additional benefits or riders, the Rider Worksheet must be completed. In addition, the following riders require these supplemental application forms, which can be found online at <a href="http://MyProtective.com">MyProtective.com</a> forms site.</p> <p>Leave a copy of each form with the applicant.</p> <p>If applying for the Children's Term Rider, complete form number ICC17-404R.</p> <p>If applying for the Chronic Illness Accelerated Death Benefit Rider, provide the applicant with the L652-DSC Disclosure form. The medical examiner will need to complete the Supplemental Underwriting Application form number ICC13-P226.</p> <p>If applying for the Pre-determined Death Benefit Payout Endorsement (IPO), complete form number ICC18-437R.</p>
PL-104	Pre-Authorized Withdrawal Agreement	Use in cases where the applicant elects to have premium payments drafted from a bank account.
PL-CR	Conditional Receipt Agreement	<p>If payment is submitted with the application, must complete and sign the Conditional Receipt Agreement.</p> <p>Leave a copy of this form with the applicant.</p>
A-1128(a)MN	Replacement Form	<p>Must complete and sign regarding existing coverage.</p> <p>Leave a copy of this form with the applicant.</p>
F-LAD-277	Assignment/Transfer of Ownership (Section 1035 Exchange)	<p>Must complete on 1035 Exchange/Transfer cases.</p> <p>Leave a copy of this form with the owner.</p> <p><b><u>Send the Original to the Home Office.</u></b></p>
ICC20-405R	Confidential Financial Statement	To be signed by the Proposed Insured if Face Amount is \$5,000,001 or greater (for Proposed Insured(s) age 0-70) and \$3,000,001 or greater (for Proposed Insured(s) age 71 and older) or at the discretion of underwriting.
ICC12-402	Part 1A Supplemental Application (Medical Declarations)	If the Proposed Insured is NOT being examined, this form must be completed.

**E-mail Address:** [NBApps@protective.com](mailto:NBApps@protective.com)

If e-mailing the application, you do not need to send the original application. However, we will need the original 1035 paperwork and assignment forms (if applicable).

**Mailing Addresses:**

**Home Office – Regular Mail**

Protective Life Insurance Company  
 ATTN: New Business  
 P.O. Box 830619  
 Birmingham, Alabama 35283-0619  
 Telephone: (800) 366-9378  
 Fax: (205) 268-5807

**Home Office – Overnight Mail**

Protective Life Insurance Company  
 ATTN: New Business  
 2801 Highway 280 South  
 Birmingham, Alabama 35223  
 Telephone: (800) 366-9378  
 Fax: (205) 268-5807

# PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

## DESCRIPTION OF INFORMATION PRACTICES

(Including MIB, LLC Notice and Fair Credit Reporting Act Notice)

### **DISCLOSURE OF INFORMATION**

In considering your application for insurance, information from various sources must be considered. These include the results of your physical examination, if required, and any reports Protective Life may receive from doctors and hospitals who have attended you.

Information regarding your insurability will be treated as confidential. Protective Life, or its reinsurers, may, however, make a brief report of any personal health information thereon to the MIB, LLC ("MIB"), which operates an information exchange on behalf of insurance companies that are members of MIB Group, Inc. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 or go to its website at [www.mib.com](http://www.mib.com) to request disclosure online. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Protective Life, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

### **INVESTIGATIVE CONSUMER REPORT**

Furthermore, as part of our procedures for processing your insurance application, an investigative consumer report may be prepared by one or more of the commercial agencies offering this service whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your insurance risk score, character, general reputation, personal characteristics or behavioral and lifestyle factors, except as may be related directly or indirectly to your sexual orientation. You have the right to be personally interviewed if we order an investigative consumer report. You also have the right to receive a copy of the report by making a written request to Protective Life, within a reasonable period of time, to receive additional detailed information about the nature and scope of this investigation.

### **YOU CAN REVIEW AND CORRECT YOUR INFORMATION**

As a general practice, we will not disclose personal or privileged information about you to anyone else without your consent, unless a legitimate business need exists or disclosure is required or permitted by law. You are entitled, upon request, to receive a more detailed statement of our information practices. You also have the right to access the personal information about you that we have in our records. You may see a copy of the information, or we will send it to you, whichever you prefer. You also have the right to request correction of personal information we may have about you which you think is wrong. To exercise these rights, please write to us at the address appearing at the end of this notice.

Ask our agent/producer for assistance or call or write us at Protective Life Insurance Company, Attention: New Business, P.O. Box 830619, Birmingham, Alabama 35283-0619. Telephone: 800-366-9378

## **THIS NOTICE MUST BE GIVEN TO THE PROPOSED INSURED**

### **AGENT/PRODUCER COMPENSATION DISCLOSURE**

Agents/Producers receive compensation from an insurer or third party, which may differ depending upon the product or insurer. Additional compensation may be received by the Agent/Producer based on other factors including premium volume placed with the company and loss or claim experience.

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**INDIVIDUAL LIFE INSURANCE APPLICATION**

**SECTION I: INSURED AND OWNER INFORMATION**

**1. PROPOSED INSURED**

\_\_\_\_\_  
Name (First, Middle, Last)

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Gender

\_\_\_\_\_  
Work Phone

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Birth State

\_\_\_\_\_  
Address 1 (Street or P.O. Box Number)

\_\_\_\_\_  
Marital Status

\_\_\_\_\_  
Address 2 (City, State, Zip Code)

\_\_\_\_\_  
Driver's License Number and State

\_\_\_\_\_  
Number of Years at Address

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Email Address

**2. SURVIVORSHIP PRODUCTS ONLY**

(Provide Proposed Insured 2 Name and Date of Birth below. An additional application must be completed for the Proposed Insured 2.)

\_\_\_\_\_  
Proposed Insured 2 Name

\_\_\_\_\_  
Proposed Insured 2 Date of Birth

**3. EMPLOYMENT INFORMATION**

\_\_\_\_\_  
Employer's Name

\_\_\_\_\_  
Number of Years with Employer

\_\_\_\_\_  
Address 1 (Street or P.O. Box Number)

\_\_\_\_\_  
Annual Income

\_\_\_\_\_  
Address 2 (City, State, Zip Code)

\_\_\_\_\_  
Spouse/Domestic Partner Annual Income

\_\_\_\_\_  
Occupation

\_\_\_\_\_  
Net Worth

**4. OWNER**

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

\_\_\_\_\_  
Owner's Name or Name of Trust

\_\_\_\_\_  
Social Security Number/Taxpayer I.D. Number

\_\_\_\_\_  
Date of Trust (if applicable)

\_\_\_\_\_  
Address 1 (Street or P.O. Box Number)

\_\_\_\_\_  
Birthdate

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Address 2 (City, State, Zip Code)

\_\_\_\_\_  
Relationship to Proposed Insured

\_\_\_\_\_  
Email Address

**JOINT OWNER**

(If applicable.)

\_\_\_\_\_  
Joint Owner's Name or Name of Trust

\_\_\_\_\_  
Social Security Number/Taxpayer I.D. Number

\_\_\_\_\_  
Date of Trust (if applicable)

\_\_\_\_\_  
Address 1 (Street or P.O. Box Number)

\_\_\_\_\_  
Birthdate

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Address 2 (City, State, Zip Code)

\_\_\_\_\_  
Relationship to Proposed Insured

\_\_\_\_\_  
Email Address

**5. SEND PREMIUM NOTICES TO**

(If other than Owner.)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Relationship to Proposed Insured Date of Birth

\_\_\_\_\_  
Address

\_\_\_\_\_  
Social Security Number/Taxpayer I.D. Number

**SECTION II: PLAN OF INSURANCE**

1. \_\_\_\_\_  
Plan of Insurance/Name of Product

2. \_\_\_\_\_  
Face Amount

3. If Term or Alternative to Term (Indicate Years):

10  15  20  25  30  35  40

4. \_\_\_\_\_  
Underwriting Class Quoted  
(Protective will issue the best underwriting class.)

5. If Universal Life:  Level Face Amount  
 Increasing Face Amount

6. Death Benefit Compliance Test:  CVAT  GPT  
(Subject to product availability.)

7. Section 1035:  Yes  No

8. 1035 Loan Transfer:  Yes  No

9. If any additional benefits, riders, or child coverage are requested, check here:

(If checked, please complete the Rider Worksheet. If not checked, no additional benefits or riders are included in the policy.)

10. What is the source of Premium Payment?

- Current income or savings
- The Trust listed as the Owner
- A third-party source, such as Premium Financing
- Other: Please explain.

\_\_\_\_\_

11. Premium Payment:

- Annual \$ \_\_\_\_\_
- Quarterly \$ \_\_\_\_\_
- Semi-Annual \$ \_\_\_\_\_
- Monthly (Pre-Authorized Withdrawal Only) \$ \_\_\_\_\_
- Cash with Application \$ \_\_\_\_\_

**SECTION III: BENEFICIARY DESIGNATIONS**

(If multiple beneficiaries are named, shares will be divided equally among the surviving beneficiaries, unless otherwise specified. The total percentage for each class of beneficiary must equal 100%.)

1.	Primary Beneficiary Name(s)	Address	Telephone	Date of Birth	Social Security No.	Relationship	Percentage
2.	Contingent Beneficiary Name(s)	Address	Telephone	Date of Birth	Social Security No.	Relationship	Percentage

**SECTION IV: EXISTING COVERAGE/PENDING INSURANCE AND REPLACEMENT**

(If you answer Yes to Questions 1-3 in this section, you will need to complete any state required replacement forms and comparison statements. All questions must be answered completely. If additional space is needed, use Section VII and follow the directions provided.)

1. Does the Proposed Insured have any existing life insurance policies or annuity contracts in force?  Yes  No

a) \_\_\_\_\_  
 Name of Insured Company

\_\_\_\_\_   
 Policy Number Replace or Change

\_\_\_\_\_   
 Amount Purpose – Business or Personal Issue Date

b) \_\_\_\_\_  
 Name of Insured Company

\_\_\_\_\_   
 Policy Number Replace or Change

\_\_\_\_\_   
 Amount Purpose – Business or Personal Issue Date

2. Is the policy applied for intended to be a replacement, modification, or discontinuation of any existing life insurance policies or annuity contracts?  Yes  No  
 (If you intend to replace existing coverage, complete any state required replacement forms and comparison statements.)
3. Is there any application now pending or being considered for other life or health insurance covering the Proposed Insured? (If Yes, provide details below.)  Yes  No

	Company Name	Amount of Coverage	Total Amount to be Placed	Purpose of Coverage
4.	Has the Proposed Insured had a request for life or health insurance declined, postponed, rated, canceled, or restricted in any way? (If Yes, please explain.)			<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	In the next 3 years, will the ownership of the policy or interest in any trust owning the policy be transferred? (If Yes, please explain.)			<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Is someone other than the Proposed Insured responsible for paying premiums? (If Yes, please explain.)			<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Will anyone unrelated to the Proposed Insured receive any of the policy death benefit? (If Yes, please explain.)			<input type="checkbox"/> Yes <input type="checkbox"/> No
8.	In the last two years has the Proposed Insured or Owner authorized a life expectancy analysis to be performed or has the Proposed Insured or Owner been asked to authorize a life expectancy analysis in the future?			<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	Has the Proposed Insured discussed transfer of the policy to be issued, or its death benefits, to a life settlement company, Investor, offshore trust, investment trust, or entity associated with stranger owned or investment owned life insurance (commonly called SOLI or IOLI) or have you considered such a transfer? (If Yes, please explain.)			<input type="checkbox"/> Yes <input type="checkbox"/> No

**SECTION V: PURPOSE OF INSURANCE**

(To be answered and completed by the Owner. If additional space is needed, use Section VII and follow the directions provided.)

1. What is the purpose of the insurance?  Personal  
 (Personal – Family Estate Protection, Asset Transfer or Business – Key Man, Buy-Sell, etc.)  Business – Key Person  
 (If Business insurance, complete Questions 2-6 below.)  Business – Buy/Sell  
 Business – Other
2. What percent of business does the Proposed Insured own or control? \_\_\_\_\_%
3. What is approximate net annual income of business? \$ \_\_\_\_\_
4. What is approximate market value of the business? \$ \_\_\_\_\_
5. What year was the business established? \_\_\_\_\_
6. Please complete the information below:

_____	_____	_____
Name/Business Partner	Title	% of Business Owned
_____	_____	
Insurance Company	Amount Now Carried or Applied For	

**SECTION VI: PERSONAL HISTORY**

**(If additional space is needed, use Section VII and follow the directions provided.)**

1. Has the Proposed Insured used tobacco or nicotine of any kind over the last 5 years?  Yes  No

- |    | <u>Type</u>   | <u>Frequency</u> | <u>Date Last Used</u>                                    |
|----|---|------------------|--|
| 2. | Has the Proposed Insured consulted a physician or had treatment for the use or possession of:<br>(If Yes, complete the appropriate questionnaire for Alcohol and Drug Use.)   |                  |  |
|    | A. Alcohol?   |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|    | B. Narcotics, stimulants, sedatives, hallucinogenic drugs?  |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. | In the past 5 years, has the Proposed Insured been convicted of (I) two or more moving violations, (II) driving under the influence of alcohol or other drugs, or (III) had driver's license suspended or revoked?  |                  |  |
|    |   |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. | Has the Proposed Insured ever been convicted of, or pled guilty or no contest to a felony, or had any such charge pending against them?   |                  |  |
|    |   |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. | Has the Proposed Insured flown as a pilot, student pilot or crew member, or intend to fly as such within the next 2 years? (If Yes, complete the Aviation Questionnaire.)   |                  |  |
|    |   |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. | Has the Proposed Insured been a member of, or entered into a written agreement to become a member of, or received a notice of required service in the armed forces, reserve, or National Guard? (If Yes, provide details below. If on active duty, please complete the Military Questionnaire.) |                  |  |
|    |   |                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- |    | <u>Branch of Service</u>  | <u>Rank</u>                           | <u>Duties</u>                         | <u>Mobilization Category</u>                    | <u>Current Duty Station</u>                              |
|----|---|---------------------------------------|---------------------------------------|---|--|
| 7. | Has the Proposed Insured engaged in any of the following activities in the past 2 years?<br>(If Yes, complete the appropriate questionnaire.) |                                       |                                       |   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|    | <input type="checkbox"/> Racing   | <input type="checkbox"/> Scuba Diving | <input type="checkbox"/> Hang Gliding | <input type="checkbox"/> Mountain/Rock Climbing | <input type="checkbox"/> Sky Diving                      |
|    |   |                                       |                                       |   | <input type="checkbox"/> Parachuting                     |
| 8. | Is the Proposed Insured a U.S. citizen?<br>(If No, provide details below and complete the Foreign National Questionnaire.)                    |                                       |                                       |   | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- |    | <u>Country of Citizenship</u>   | <u>Visa Type</u> | <u>Expiration Date</u> | <u>Length of U.S. Residency</u> |  |
|----|---|------------------|------------------------|---------------------------------|--|
| 9. | Has the Proposed Insured traveled or resided outside of the United States in the past 2 years?<br>(If Yes, provide details below and complete the Foreign Travel and Residence Supplement.) |                  |                        |                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- Travel Details
10. Does the Proposed Insured intend to travel or reside outside the United States or Canada within the next 12 months? (If Yes, provide details below and complete the Foreign Travel and Residence Supplement.)  Yes  No

<u>To Where</u>	<u>Why</u>
-----------------	------------

<u>When</u>	<u>For How Long</u>
-------------	---------------------

11. Has the Proposed Insured filed for or declared bankruptcy in the past ten (10) years?  Yes  No  
(If Yes, provide details below.)

<u>Type of Bankruptcy (Chapter)</u>	<u>Date Filed</u>	<u>Date of Discharge or Reorganization</u>	<u>Status</u>



**SECTION VII: SPECIAL REMARKS AND DETAILS**

(For each question that requires additional information, provide the section number, question number, date, details or reason. Where applicable, also include any attending physician, hospital, or medical facility name, address, and phone number.)

**DECLARATIONS**

I have read or have had read to me the completed application before signing below. 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. It is agreed that:

- All such statements and answers shall be the basis of any insurance issued, and my answers are material to the decision as to whether the risk is accepted by Protective Life.
- No representative or medical examiner can make, alter or discharge any contract, accept risks, or waive Protective Life's rights or requirements.
- Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company. 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.
- No insurance shall take effect unless: (I) a policy is delivered to the Owner, (II) the full first premium is paid while the Proposed Insured is alive, and (III) there has been no change in health and insurability from that described in this application. However, if the premium is paid as set forth in the attached Conditional Receipt Agreement or the Temporary Life Insurance Receipt (Collectively known as the "Receipt") and the Receipt is delivered to the Owner, the terms of the Receipt shall apply. No representative or medical examiner has any authority to waive or to alter these terms and conditions or to bind coverage under any other circumstances.
- I have reviewed the attached Receipt and understand and agree that it provides a limited amount of life insurance for a limited period of time, and that such coverage is subject to the terms and conditions set forth in the Receipt.
- The representative taking this application has made no statement or representation different from, contrary to or in addition to these Declarations and the terms and conditions of the attached Receipt.

**IMPORTANT INFORMATION ABOUT IDENTIFICATION VERIFICATION**

**To help the government fight the funding or terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, obtain, verify, and record information of its customers. We may ask for information or identifying documents that will allow us to verify the identity of our customers.**

**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.**

Signed at: \_\_\_\_\_  
City State Date

(X) \_\_\_\_\_ (X) \_\_\_\_\_  
Signature of Proposed Insured Signature of Owner (if other than Proposed Insured)

(X) \_\_\_\_\_ (X) \_\_\_\_\_  
Signature of Representative Signature of Joint Owner (if applicable)

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## SUPPLEMENT TO LIFE INSURANCE APPLICATION

## APPLICATION SUPPLEMENT – PART I

The statements and answers to the questions listed below shall become a part of the attached application; shall be subject to the terms of the attached application; and shall become a part of any policy based on this application.

Print Name of Proposed Insured(s): \_\_\_\_\_


### For any policy to be issued as a result of this application:

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| (1) Will anyone other than the Insured, his or her family, or employer/business partner pay any portion of the initial or future premiums or obtain any right, title or interest in this policy?<br>If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) Will any portion of the initial or future premiums be borrowed, loaned or otherwise financed?<br>If Yes, complete the "Premium Financing Disclosure" (Disclosure and Acknowledgement)   | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) Will a trust, including family trust, own this policy?<br>If Yes, complete the "Trust Certification" (Application Supplement – Part III)  | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) Is the Proposed Insured age 65 or older AND total coverage applied for across all Protective companies \$1,000,000 or more?<br>If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II)  | <input type="checkbox"/> | <input type="checkbox"/> |


## SIGNATURES

I (We) have read or have had read to me (us) the completed Supplement before signing below. All statements and answers in the Supplement are correctly recorded and are full, complete and true to the best of my (our) knowledge and belief. I (We) understand that the information being provided in this Supplement is being relied upon in considering the application for life insurance and is subject to the applicable Fraud Statement as provided in the Application for Life Insurance.


Signed in \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.  
(State) (Month) (Year)


Signature(s) of Proposed Insured(s): X \_\_\_\_\_ 

X \_\_\_\_\_ 

Signature(s) of Owner(s)/Trustee(s): X \_\_\_\_\_ 

(provide officer's title if policy  
is owned by a corporation)

X \_\_\_\_\_ 

Signature of Witness: X \_\_\_\_\_ 

## PRODUCER CERTIFICATION

By signing below, I hereby certify that to the best of my knowledge and belief, the information provided herein is complete, accurate, and correct and that the life insurance being applied for conforms to the Company's guidelines.

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

X \_\_\_\_\_   
Producer Signature Producer Name (Print)

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**AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION**

**This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.**

**USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION**

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

- a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
- b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
- c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
- d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

**RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES**

I (we) authorize the following persons and organizations to release and disclose the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

- a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
- b. medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
- c. insurers; reinsurers;
- d. my (our) current and previous employers;
- e. MIB, LLC (**MIB**); and commercial consumer reporting agencies (**CRA**).

All of these persons and organizations other than **MIB** may release the information described above to a **CRA** acting for Protective Life. **MIB** may not release the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section to a **CRA**.

**TESTING OF BLOOD, ORAL FLUIDS AND URINE**

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

- a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see **SPECIAL REQUIREMENT FOR HIV/AIDS TESTING** section).
- b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

**RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION**

I (we) authorize Protective Life to release and disclose the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section and the **TESTING OF BLOOD, ORAL FLUIDS AND URINE** section:

- a. to its affiliates, its reinsurers, persons or organization providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
- b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
- c. to its reinsurers, to make a brief report of my personal health information to **MIB**.
- d. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
- e. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their re-insurers representing me on my (our) application for life insurance.

**SPECIAL REQUIREMENT FOR HIV/AIDS TESTING**

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

- a. to obtain and use the results of any HIV tests that I (we) separately authorize.
- b. (if permitted by law) to disclose the results of any tests to its reinsurers and **MIB**.

**GENERAL INFORMATION**

- a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
- b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619 • Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
- c. I understand I do not have to sign this authorization in order to obtain **health care benefits (treatment, payment or enrollment)**.
- d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to re-disclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
- e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
- f. *I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction. Any modifications to this authorization may preclude Protective Life's ability to process this application.*

**AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT**

- I (we) have been given a copy of this **Authorization to Obtain and Disclose Information** along with the **Description of Information Practices**.
- I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report**.)

**THIS AUTHORIZATION MUST BE SIGNED WITHOUT MODIFICATION AND RETURNED WITH THE APPLICATION BEFORE PROCESSING.**

**SIGNATURES**

Date of Authorization: X \_\_\_\_\_

\_\_\_\_\_  
List Health Care Providers

X _____	_____	_____	_____
Proposed Insured 1 (Signature)	Print Name of Proposed Insured 1	Birthdate	Social Security Number

X _____	_____	_____	_____
Proposed Insured 2 (Signature)	Print Name of Proposed Insured 2	Birthdate	Social Security Number

_____	X _____	_____
If Minor, Print Name	Parent or Legal Guardian (Signature)	Print Name of Parent or Legal Guardian

**AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION**

**This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.**

**USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION**

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

- a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
- b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
- c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
- d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

**RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES**

I (we) authorize the following persons and organizations to release and disclose the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

- a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
- b. medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
- c. insurers; reinsurers;
- d. my (our) current and previous employers;
- e. MIB, LLC (**MIB**); and commercial consumer reporting agencies (**CRA**).

All of these persons and organizations other than **MIB** may release the information described above to a **CRA** acting for Protective Life. **MIB** may not release the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section to a **CRA**.

**TESTING OF BLOOD, ORAL FLUIDS AND URINE**

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

- a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see **SPECIAL REQUIREMENT FOR HIV/AIDS TESTING** section).
- b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

**RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION**

I (we) authorize Protective Life to release and disclose the information described in the **USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION** section and the **TESTING OF BLOOD, ORAL FLUIDS AND URINE** section:

- a. to its affiliates, its reinsurers, persons or organization providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
- b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
- c. to its reinsurers, to make a brief report of my personal health information to **MIB**.
- d. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
- e. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their re-insurers representing me on my (our) application for life insurance.

**SPECIAL REQUIREMENT FOR HIV/AIDS TESTING**

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

- a. to obtain and use the results of any HIV tests that I (we) separately authorize.
- b. (if permitted by law) to disclose the results of any tests to its reinsurers and **MIB**.

**GENERAL INFORMATION**

- a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
- b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619 • Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
- c. I understand I do not have to sign this authorization in order to obtain **health care benefits (treatment, payment or enrollment)**.
- d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to re-disclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
- e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
- f. *I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction. Any modifications to this authorization may preclude Protective Life's ability to process this application.*

**AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT**

- I (we) have been given a copy of this **Authorization to Obtain and Disclose Information** along with the **Description of Information Practices**.
- I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report**.)

**THIS AUTHORIZATION MUST BE SIGNED WITHOUT MODIFICATION AND RETURNED WITH THE APPLICATION BEFORE PROCESSING.**

**SIGNATURES**

Date of Authorization: X \_\_\_\_\_

\_\_\_\_\_  
List Health Care Providers

X _____	_____	_____	_____
Proposed Insured 1 (Signature)	Print Name of Proposed Insured 1	Birthdate	Social Security Number

X _____	_____	_____	_____
Proposed Insured 2 (Signature)	Print Name of Proposed Insured 2	Birthdate	Social Security Number

_____	X _____	_____
If Minor, Print Name	Parent or Legal Guardian (Signature)	Print Name of Parent or Legal Guardian



# PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

## BROKER / REPRESENTATIVE REPORT

1. In what language were the questions on the application asked? *Please remember that Protective Life cannot accept or service any application from an applicant who does not speak English or Spanish. <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other* *List Other Language : _____	Yes	No
2. Is the Proposed Insured a relative or does the Proposed Insured have a business relationship with you? If Yes, Details: _____	<input type="checkbox"/>	<input type="checkbox"/>
3. (a) Will this policy replace or change existing policy(ies)? (b) If replacement of existing insurance is involved, have you complied with all relevant state requirements, including any Disclosure and Comparison Statements? If No, Explain: _____ <b>Answer questions (c) and (d) <u>only</u> if this is a replacement:</b> (c) Did you use any pre-printed company approved sales materials? If Yes, List Name or Form Number: _____ (d) Did you use any Company approved, electronically generated, individualized sales materials (such as illustrations or concept materials)? (If Yes, you must provide a copy of these materials with the application.)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4. Have you advised the proposed policyowner or do you know of any advice that has been given to the policyowner to transfer ownership of the policy to be issued, or its death benefits, to a life settlement company, investor, offshore trust, investment trust, or entity associated with stranger owned or investment owned life insurance (commonly called SOLI or IOLI) or are you otherwise aware that the policyowner may be contemplating such a transfer? If Yes, please explain in Special Requests/Remarks below.	<input type="checkbox"/>	<input type="checkbox"/>
5. Has a mortality analysis or life expectancy analysis been performed on the Proposed Insured?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has a medical examination been ordered? If Yes, Name of Examiner: _____ Date of Exam: _____	<input type="checkbox"/>	<input type="checkbox"/>
7. Is Premium Financing involved in this case? (If Yes, please submit a cover letter describing the parameters.)	<input type="checkbox"/>	<input type="checkbox"/>
I have verified the identity of the Owner by picture I.D. (Authorized Representative if Business or Trustee if Trust) Identification Type: _____ Driver's License Number: _____ Please include Driver's License Number if Owner is an individual and is other than the Proposed Insured. NOTE: Does not apply to direct marketing situations	<input type="checkbox"/>	<input type="checkbox"/>

I certify that:

- a) both the Proposed Insured(s) and the Owner(s) read, speak and understand either the English or Spanish language; and
- b) each has explicitly told me that they understood each question and item contained in this application; and
- c) the answers given in this application are complete and true to the best of my knowledge and belief; and
- d) I know of nothing affecting the risk which is not set forth in my representative's report or this life insurance application; and
- e) I carefully explained each question before recording each answer and before the application was signed.

<i>Signature of Broker/Representative</i>	<i>Date</i>	<i>PLICO Contract Number</i>	<i>Share %</i>	<i>Business Phone Number</i>
<i>Print Name of Above Signature</i>	<i>Email Address</i>		<i>Signed at (City and State)</i>	
<i>Signature of Additional Broker/Representative</i>	<i>Date</i>	<i>PLICO Contract Number</i>	<i>Share %</i>	<i>Business Phone Number</i>
<i>Print Name of Above Additional Signature</i>	<i>Email Address</i>		<i>Signed at (City and State)</i>	
<i>BGA/Broker Dealer Name</i>	<i>PLICO Contract Number</i>			
<i>New Business Key Contact</i>	<i>Email Address</i>		<i>Phone Number</i>	

*Broker/Representative Special Requests/Remarks:*

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**PROTECTIVE LIFE INSURANCE COMPANY**

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

**INDIVIDUAL LIFE INSURANCE – CONTINUATION OF INFORMATION**

Proposed Insured 1: \_\_\_\_\_  
First Name Middle Name Last Name Policy Number

Proposed Insured 2: \_\_\_\_\_  
First Name Middle Name Last Name Policy Number

**I have read or have had read to me the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.**

\_\_\_\_\_  
Proposed Insured 1 (Sign Name in Full) Date Proposed Insured 2 (Sign Name in Full) Date

\_\_\_\_\_  
Signature of Parent or Guardian Date Signature of Witness Date

\_\_\_\_\_  
Signature of Owner (Sign Name in Full) Date  
*(if other than Proposed Insured)*

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## INFORMATION AND AUTHORIZATION FOR BLOOD, URINE OR ORAL FLUID TESTING

### TESTING INFORMATION

In connection with your application for insurance, a blood, urine or oral fluid sample will be obtained for the purpose of laboratory testing to provide necessary medical information concerning your insurability. These tests may include (but are not limited to) tests for cholesterol and related lipids, diabetes, liver, kidney, or immune disorders, the presence of medications, drugs, or their metabolites, and the presence of the Human Immunodeficiency Virus (HIV, which is the virus that has been associated with the Acquired Immune Deficiency Syndrome or AIDS). All tests will be done using medically accepted and reliable procedures.

If an HIV Antibody Screen is performed, it will be performed according to the following medical protocol: an initial ELISA test; if the initial ELISA test is negative, a negative finding is reported by the laboratory to Protective Life Insurance Company, hereinafter referred to as the Company; if it is positive, it is repeated. If the second ELISA test is positive, a Western Blot test is used to confirm the previous positive results. If the second ELISA test is negative, a third ELISA test is performed. If the third ELISA test is positive, a Western Blot test is used to confirm the previous positive tests. If the third ELISA test is negative, a negative result is reported by the laboratory to the Company. Only if at least two ELISA tests and a Western Blot test are positive, will the result be reported as positive. All other results will be reported as negative or indeterminate by the laboratory to the Company.

If your HIV antibody test is positive, there is a very high probability that you have been infected with the virus. A positive test does not mean that you have AIDS. It does mean, however, that you are at risk of developing AIDS or AIDS related conditions. A positive test result would also adversely affect your insurance application. An indeterminate test result means that your insurability cannot be determined and that you should be retested by your personal physician in six months to one year.

If your HIV antibody test is negative, you most likely have not been infected by the virus. However, it is possible you have been recently infected with the virus and have not yet developed antibodies.

You will be notified if a serious abnormality on any test is found, and upon receipt of your authorization, the results will be sent to a physician of your choice.

All test results will be treated confidentially, positive HIV and/or hepatitis/antigen tests may be reported to your state department of health as required or permitted by law. If the Company receives any abnormal test results, a report may be made to the MIB, LLC (Medical Information Bureau), as disclosed to you at time of application. Results of a positive HIV test will be reported by means of a generic code indicating a non-specific abnormality. Other abnormal results, such as elevated blood sugar or cholesterol, may be reported by a more specific code. In addition, the results of the tests could be disclosed without your consent in response to a subpoena.

### INFORMED CONSENT AND AUTHORIZATION FOR BLOOD, URINE OR ORAL FLUID TESTING

I have read and understand the above Blood, Urine or Oral Fluid Testing Information. I hereby authorize the Company's designated medical facilities to obtain samples of my blood, urine or oral fluid and to perform laboratory tests on those samples including, but not limited to, a test for the presence of the Human Immunodeficiency Virus (HIV or AIDS Virus). I further authorize the disclosure of the test results only to the Company, its reinsurers, and the MIB, LLC and as required or permitted by law. The test results will not be disclosed to any other individual or organization without a court order or written authorization from me.

\_\_\_\_\_  
Printed Name of Proposed Insured

\_\_\_\_\_  
Date Signed

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

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
State of Residence

\_\_\_\_\_  
Signature of Parent/Guardian

\_\_\_\_\_  
Signature of Insurance Representative

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## INFORMATION AND AUTHORIZATION FOR BLOOD, URINE OR ORAL FLUID TESTING

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You will be notified if a serious abnormality on any test is found, and upon receipt of your authorization, the results will be sent to a physician of your choice.

All test results will be treated confidentially, positive HIV and/or hepatitis/antigen tests may be reported to your state department of health as required or permitted by law. If the Company receives any abnormal test results, a report may be made to the MIB, LLC (Medical Information Bureau), as disclosed to you at time of application. Results of a positive HIV test will be reported by means of a generic code indicating a non-specific abnormality. Other abnormal results, such as elevated blood sugar or cholesterol, may be reported by a more specific code. In addition, the results of the tests could be disclosed without your consent in response to a subpoena.

### INFORMED CONSENT AND AUTHORIZATION FOR BLOOD, URINE OR ORAL FLUID TESTING

I have read and understand the above Blood, Urine or Oral Fluid Testing Information. I hereby authorize the Company's designated medical facilities to obtain samples of my blood, urine or oral fluid and to perform laboratory tests on those samples including, but not limited to, a test for the presence of the Human Immunodeficiency Virus (HIV or AIDS Virus). I further authorize the disclosure of the test results only to the Company, its reinsurers, and the MIB, LLC and as required or permitted by law. The test results will not be disclosed to any other individual or organization without a court order or written authorization from me.

\_\_\_\_\_  
Printed Name of Proposed Insured

\_\_\_\_\_  
Date Signed

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

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
State of Residence

\_\_\_\_\_  
Signature of Parent/Guardian

\_\_\_\_\_  
Signature of Insurance Representative

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## MINNESOTA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION NOTICE

### NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION LAW

If the insurer that issued your life, annuity, or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer.

The amount you recover will depend on the financial condition of the insurer. In addition, residents of Minnesota who purchase life insurance, annuities, or health insurance from insurance companies authorized to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life and Health Insurance Guaranty Association  
4760 White Bear Parkway, Suite 101  
White Bear Lake, MN 55110  
Phone: 651-407-3149  
FAX: 651-407-3150

The maximum amount the guaranty association will pay for all policies issued on one life by the same insurer is limited to \$500,000. Subject to this \$500,000 limit, the guaranty association will pay up to \$500,000 in life insurance death benefits, \$130,000 in net cash surrender and net cash withdrawal values for life insurance, \$500,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, \$250,000 in annuity net cash surrender and net cash withdrawal values, \$410,000 in present value of annuity benefits for annuities which are part of a structured settlement or for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant's lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be \$500,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to \$250,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the association shall not be responsible for more than \$10,000,000 in claims from all Minnesota residents covered by the plan. If total claims exceed \$10,000,000, the \$10,000,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage by the guaranty association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

THE COVERAGE PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON COVERAGE BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF LIFE, ANNUITY, OR HEALTH INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES FINANCIALLY INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL LIFE, ANNUITY, AND HEALTH INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

**ATTENTION PROPOSED INSURED: PLEASE KEEP THIS NOTICE FOR YOUR RECORDS.**

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**PROTECTIVE LIFE INSURANCE COMPANY**

**P.O. Box 830619**

**Birmingham, AL 35283-0619**

**INDIVIDUAL LIFE INSURANCE APPLICATION – RIDER WORKSHEET**

**Required if applying for additional benefits or riders.**

New Business                       In Force Protective Policy # : \_\_\_\_\_

\_\_\_\_\_  
Print Proposed/Primary Insured's Name

\_\_\_\_\_  
Proposed/Primary Insured's Social Security No.

***\* If applying for Children's Term Rider, Income Provider Option, ExtendCare Rider or Chronic Illness Accelerated Death Benefit, please complete the rider specific supplemental application(s) per application instructions.***

**ADDITIONAL BENEFITS**

- Accidental Death Benefit Rider (Range \$10,000 - \$250,000) \$ \_\_\_\_\_
- \* Children's Term Rider (1 Unit Equals \$1,000 Death Benefit – 25 Units Maximum) \_\_\_\_\_ Units
- \* ExtendCare Rider or Chronic Illness Accelerated Death Benefit
  - Maximum Monthly Benefit Amount \$ \_\_\_\_\_
  - Elimination Period (Number of Days) \_\_\_\_\_
- Guaranteed Insurability Rider \$ \_\_\_\_\_
- \* Income Provider Option
- Protected Insurability Rider \$ \_\_\_\_\_
- Waiver of Premium (Non-Universal Life Only)
- Waiver of Specified Premium Rider (Universal Life Only)
  - Monthly Benefit Amount \$ \_\_\_\_\_
- Other \_\_\_\_\_

**I have read or have had read to me the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be attached to and made part of the application and shall be considered the basis of any insurance issued.**

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

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Proposed/Primary Insured Signature

\_\_\_\_\_  
Witness to Owner Signature

\_\_\_\_\_  
Signature of Parent or Guardian

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## PRE-AUTHORIZED WITHDRAWAL AGREEMENT

### FOR DRAFTING OF PREMIUM PAYMENTS

The person paying the premium on the life insurance policy listed below must sign this agreement.

I request and authorize Protective Life Insurance Company to draw against the account listed below to pay premiums. I understand that no coverage exists until a policy is issued or I receive a Conditional Receipt/Temporary Life Insurance Receipt.

Policy Number: \_\_\_\_\_ Name of Insured: \_\_\_\_\_

Name of Bank: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Type of Account:       Checking                       Savings

Routing Number:      \_\_\_\_\_

Account Number:      \_\_\_\_\_

Premium Frequency:       \*Monthly (\*Only available by bank draft)                       Quarterly

Semi-Annually     Annually

- Draft the initial premium** - I understand that authorizing the drafting of the initial premium and providing the account information does not provide any life insurance coverage on myself or any applicant listed on the application for life insurance unless I have signed, dated and met the terms and conditions of the Protective Life Conditional Receipt Agreement/Temporary Life Insurance Receipt.

**If the Company receives a Conditional/Temporary Receipt with this form your premium will be drafted immediately and you will be provided with conditional coverage subject to limited terms and conditions.**

**Variable life insurance premiums will not be deducted unless a policy is issued.**

I request future drafts be made on the \_\_\_\_\_ (1st - 28th) day of the month.

\_\_\_\_\_  
Premium Payer - Depositor (Please Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**PLEASE INCLUDE A VOIDED CHECK WITH APPLICATION. IF THIS IS TO DRAFT FROM A BROKERAGE ACCOUNT, A VOIDED CHECK IS NOT NECESSARY. DO NOT USE STAPLES.**

**THIS PAGE INTENTIONALLY LEFT BLANK.**

# PROTECTIVE LIFE INSURANCE COMPANY

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

## CONDITIONAL RECEIPT AGREEMENT

### PREMIUM RECEIPT

This Conditional Receipt Agreement ("Agreement") contains the entire terms regarding conditional coverage. The Agreement provides a limited amount of insurance, for a limited period of time, subject to the terms provided hereafter. No Agent of Protective Life Insurance Company ("Company") can alter or waive any of the provisions of this Agreement. Furthermore, in no event will there be conditional coverage unless the first full premium required by the Company has been paid at the time of application.

Premium Amount Received: \$ \_\_\_\_\_

Method of Payment:       Check                       Pre-Authorized Withdrawal  
  
                                  Other \_\_\_\_\_

The amount received is a conditional payment of the first premium for this insurance policy on the life of the following Proposed Insured(s) \_\_\_\_\_.

**ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO PROTECTIVE LIFE INSURANCE COMPANY.**

**DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK. CASH, MONEY ORDERS AND CASHIER'S CHECKS WILL NOT BE ACCEPTED.**

### TERMS AND CONDITIONS

#### **Amount of Coverage**

If a premium has been accepted by the Company for an application of insurance and any person proposed for insurance in such application dies while this Agreement is in effect, the Company will pay, subject to the conditions and limitations contained herein, to the beneficiary designated in such application, the lesser of:

- (a) The amount of death benefit, if any, which would be payable under the policy covering the life or lives of the Proposed Insured(s) if issued as applied for under such application; or
- (b) The greater of (i) \$1,000,000 less the amount of death benefits due and payable by virtue of the Proposed Insured's death under any other policy, application, conditional receipt, or temporary life receipt with the Company, or (ii) \$50,000.

#### **Date of Conditional Coverage**

Conditional coverage will begin when the application is completed, a premium has been accepted, this Agreement has been completed and signed, and all the terms and conditions stated herein have been satisfied.

#### **Limitations**

Premium shall not be collected and this Agreement will not be effective if:

- (1) The Proposed Insured(s) is under 15 days of age or over age 80;
- (2) The Proposed Insured(s), within the past 90 days, has been admitted to a hospital or other medical facility, been advised by a member of the medical profession to be admitted, or had surgery performed or recommended;
- (3) Within the past two years, the Proposed Insured(s) has had treatment recommended by a member of the medical profession for heart trouble, stroke or cancer;
- (4) The Proposed Insured(s) has been rated or declined for insurance within the past five years; or
- (5) The Proposed Insured(s) intends to leave the United States within the next 60 days.

**Termination and Refund of Premium**

There shall be no insurance coverage under this Agreement and this Agreement shall be void if:

- (1) Premium payment is by check, and it is not honored by the drawee bank upon presentation;
- (2) Premium payment is by Pre-Authorized Withdrawal, and the deduction is not honored by the drawee bank;
- (3) If the application to which this Agreement was attached is not approved as applied for by the Company within ninety days from the date of its receipt;
- (4) There is a material misrepresentation in the answers to any questions or statements in the application; or
- (5) If any Proposed Insured(s) dies by suicide, while sane or insane.

If any of the above-listed conditions do occur, the Company’s liability under this Agreement is limited to a refund of the premium payment made.

**Effective Date of Coverage**

Insurance issued based on the application will take effect on the latest of:

- (a) the date of the application;
- (b) the date requested in the application; or
- (c) the date of the last of any medical examinations or tests required under the rules and practices of the company.

Full life insurance coverage becomes effective when the policy is delivered and is governed by the policy contract. This Agreement will terminate when the policy contract is delivered.

**Notice: You should retain a copy of this Agreement. The Original will be retained by the Company.**

**SIGNATURES:**

**I have read this agreement and declare that the answers are true to the best of my knowledge and belief. I understand and agree to the terms, conditions, and limitations of this Agreement.**

\_\_\_\_\_  
Proposed Insured’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner’s Signature (if other than the Proposed Insured)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent’s Signature

\_\_\_\_\_  
Date



# PROTECTIVE LIFE INSURANCE COMPANY

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

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                                  Other \_\_\_\_\_

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- (a) The amount of death benefit, if any, which would be payable under the policy covering the life or lives of the Proposed Insured(s) if issued as applied for under such application; or
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- (1) The Proposed Insured(s) is under 15 days of age or over age 80;
- (2) The Proposed Insured(s), within the past 90 days, has been admitted to a hospital or other medical facility, been advised by a member of the medical profession to be admitted, or had surgery performed or recommended;
- (3) Within the past two years, the Proposed Insured(s) has had treatment recommended by a member of the medical profession for heart trouble, stroke or cancer;
- (4) The Proposed Insured(s) has been rated or declined for insurance within the past five years; or
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\_\_\_\_\_  
Proposed Insured’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner’s Signature (if other than the Proposed Insured)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent’s Signature

\_\_\_\_\_  
Date

# PROTECTIVE LIFE INSURANCE COMPANY

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

## IMPORTANT NOTICE REQUIRED BY MINNESOTA INSURANCE LAW

**DEFINITION:**

REPLACEMENT is any transaction where, in connection with the purchase of New Insurance or a New Annuity, you LAPSE, SURRENDER, CONVERT to Paid-Up Insurance, Place on Extended Term, or BORROW all or part of the policy loan values on an existing insurance policy or an annuity. (See reverse side for DEFINITIONS.)

**IF YOU  
INTEND TO  
REPLACE  
COVERAGE**

In connection with the purchase of this insurance or annuity, if you have REPLACED or intend to REPLACE your present life insurance coverage or annuity(ies), you should be certain that you understand all the relevant factors involved. You should BE AWARE that you may be required to provide EVIDENCE OF INSURABILITY and

1. If your HEALTH condition has CHANGED since the application was taken on your present policy(ies), you may be required to pay ADDITIONAL PREMIUMS under the NEW POLICY, or be DENIED coverage.
2. Your present occupation or activities may not be covered or could require additional premiums.
3. The INCONTESTABLE and SUICIDE CLAUSE will begin anew in a new policy. This could RESULT in a CLAIM under the new policy BEING DENIED that would otherwise have been paid.
4. Current law DOES NOT REQUIRE your present insurer(s) to REFUND any premiums.
5. It is to your advantage to OBTAIN INFORMATION regarding your existing policies or annuity contracts from the insurer or agent from whom you purchased the policy or annuity contract.

(If you are purchasing an annuity, clauses (1), (2) and (3) above would not apply to the new annuity contract.)

THE INSURANCE OR ANNUITY(IES) I INTEND TO PURCHASE FROM \_\_\_\_\_  
INSURANCE COMPANY MAY REPLACE OR ALTER EXISTING LIFE INSURANCE POLICY(IES) OR ANNUITY CONTRACT(S).

The following policy(ies) or annuity contract(s) may be replaced as a result of this transaction:

<i>Insurer as it appears on the policy</i>	<i>Insured as it appears on the policy</i>	<b>Policy or Contract Number</b>	<b>Insured Birthdate</b>

**PROPOSED POLICY  
OR CONTRACT**

The proposed policy is:

\_\_\_\_\_

Type of Policy or Contract - Generic Name

\$ \_\_\_\_\_

Face Amount

**SIGNATURES**

\_\_\_\_\_

Signature of Owner/Applicant

\_\_\_\_\_

Date

\_\_\_\_\_

Address of Owner/Applicant (*Street, City, State, Zip Code*)

I certify that this form was given to and completed by: \_\_\_\_\_

(*Owner/Applicant - please print or type*)

prior to taking an application and that I am leaving a signed copy for the owner/applicant.

\_\_\_\_\_

Signature of Agent

\_\_\_\_\_

Date

\_\_\_\_\_

Address of Agent (*Street, City, State, Zip Code*)

## DEFINITIONS

<b><u>Premiums:</u></b>	Premiums are the payments you make on the insurance policy or annuity contract. They are unlike deposits in a savings or investment program, because if you drop the policy or contract, you might get back less than you paid in.
<b><u>Cash Surrender Value:</u></b>	This is the amount of money you can get in cash if you surrender your life insurance policy or annuity. If there is a policy loan, the cash surrender value is the difference between the cash value printed in the policy and the loan value. Not all policies have cash surrender values.
<b><u>Lapse:</u></b>	A life insurance policy may lapse when you do not pay the premiums within the grace period. If you had a cash surrender value, the insurer might change your policy to as much extended term insurance or paid-up insurance as the cash surrender value will buy. Sometimes the policy lets the insurer borrow from the cash surrender value to pay the premiums.
<b><u>Convert to Paid-Up Insurance:</u></b>	This means you use your cash surrender value to change your insurance to a paid-up policy with the same insurer. The death benefit generally will be lower than under the old policy, but you will not have to pay any more premiums.
<b><u>Place on Extended Term:</u></b>	This means you use your cash surrender value to change your insurance to term Insurance with the same insurer. In this case, the net death benefit will be the same as before. However, you will only be covered for a specified period of time stated in the policy.
<b><u>Borrow Policy Loan Values:</u></b>	If your life insurance policy has a cash surrender value, you can almost always borrow all or part of it from the insurer. Interest will be charged according to the terms of the policy, and if the loan with unpaid interest ever exceeds the cash surrender value, your policy will be surrendered. If you die, the amount of the loan and any unpaid interest due will be subtracted from the death benefits.
<b><u>Evidence of Insurability:</u></b>	This means proof that you are an acceptable risk. You have to meet the insurer's standards regarding age, health, occupation, etc., to be eligible for coverage.
<b><u>Incontestable Clause:</u></b>	This says that after two years, depending on the policy or insurer, the life insurer will not resist a claim because you made a false or incomplete statement when you applied for the policy. For the early years, though, if there are wrong answers on the application and the insurer finds out about them, the insurer can deny a claim as if the policy had never existed.
<b><u>Suicide Clause:</u></b>	This says that if you commit suicide after being insured for less than two years, depending on the policy and insurer, your beneficiaries will receive only a refund of the premiums that were paid.

# PROTECTIVE LIFE INSURANCE COMPANY

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

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**PROPOSED POLICY  
OR CONTRACT**

The proposed policy is:

\_\_\_\_\_

Type of Policy or Contract - Generic Name

\$ \_\_\_\_\_

Face Amount

**SIGNATURES**

\_\_\_\_\_

Signature of Owner/Applicant

\_\_\_\_\_

Date

\_\_\_\_\_

Address of Owner/Applicant (*Street, City, State, Zip Code*)

I certify that this form was given to and completed by: \_\_\_\_\_

(*Owner/Applicant - please print or type*)

prior to taking an application and that I am leaving a signed copy for the owner/applicant.

\_\_\_\_\_

Signature of Agent

\_\_\_\_\_

Date

\_\_\_\_\_

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<b><u>Borrow Policy Loan Values:</u></b>	If your life insurance policy has a cash surrender value, you can almost always borrow all or part of it from the insurer. Interest will be charged according to the terms of the policy, and if the loan with unpaid interest ever exceeds the cash surrender value, your policy will be surrendered. If you die, the amount of the loan and any unpaid interest due will be subtracted from the death benefits.
<b><u>Evidence of Insurability:</u></b>	This means proof that you are an acceptable risk. You have to meet the insurer's standards regarding age, health, occupation, etc., to be eligible for coverage.
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# PROTECTIVE LIFE INSURANCE COMPANY

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

## ASSIGNMENT/TRANSFER OF OWNERSHIP SECTION 1035 EXCHANGE

Insured(s): \_\_\_\_\_

Owner(s)/Joint Owner(s): **(REQUIRED)** \_\_\_\_\_

Insurer/Existing Insurance Company Name: \_\_\_\_\_  
(Please include Street Address,  
City, State, and Zip Code) : \_\_\_\_\_

Policy Number(s): \_\_\_\_\_

Estimated Cash Surrender Value: \$ \_\_\_\_\_ Phone Number(s): \_\_\_\_\_

For value received, I hereby assign and transfer to Protective Life Insurance Company (Protective Life) all right, title, and interest to the above listed policy(ies) in an exchange intended to qualify under Section 1035 of the Internal Revenue Code. However, this assignment and all other terms and agreements set forth below are conditioned upon Protective Life's underwriting and approving a new life insurance policy on the life of the Insured(s) named above. This conditional assignment will not become effective unless and until Protective Life approves a new life insurance policy.

I understand that if Protective Life approves a new life insurance policy on the life of the Insured(s) named above, then Protective Life will surrender the assigned policy(ies) and it/they will no longer be in force or effect as of the date of surrender. I further understand that, if Protective Life approves the new life insurance policy, Protective Life will collect whatever cash surrender values are available from the existing insurance company on the assigned policy(ies) and apply such amount received as premium on the new life insurance policy. I understand that the cash surrender value of the policy on the actual date of surrender is likely to be different from the cash surrender value of the policy today. This is especially true if the policy to be surrendered is a variable policy, since the cash surrender value of a variable policy fluctuates with the market. I agree that Protective Life assumes no responsibility if the full scheduled cash surrender values of the assigned policy(ies) are not received.

I certify that the above listed policy(ies) is/are currently in force and not subject to any prior assignments, any legal or equitable claims, or liens. I further certify that there is no proceeding in bankruptcy pending against me.

I hereby designate Protective Life as beneficiary of the above listed policy(ies) to the extent of the cash surrender value thereof at the date of death of the Insured(s) named above. All other beneficiary designations under the above listed policy(ies) will remain in effect. **I FURTHER UNDERSTAND THAT THE POLICY(IES) TO BE ISSUED BY PROTECTIVE LIFE WILL HAVE THE SAME DESIGNATED INSURED(S) AND OWNER(S) AS THE ABOVE LISTED POLICY(IES).**

I certify that if the above listed policy(ies) is/are not attached to this conditional assignment that it/they has/have been lost or destroyed. I hereby waive all rights and benefits under such policy(ies) and agree to return it/them to you if it/they comes/come into my possession.

I understand and agree that I will be responsible for keeping the above listed policy(ies) in force by paying any premiums as they become due until such time as Protective Life notifies me in writing that I have been issued a new life insurance policy.

I understand that under Section 1035, reporting may be required for federal income tax purposes. The replaced company is required to report all exchanges of insurance contracts on Form 1099-R, including tax-free exchanges under Section 1035 in situations in which a policyholder has an outstanding policy loan at the time of exchange. If there is an outstanding policy loan at the time of the exchange, the transaction may not be characterized as tax-free. In fact, any gain will be taxed to the extent of the outstanding policy loan. Accordingly, I understand that it is advisable when filing my individual federal income tax return that I enclose a copy of the reporting form (Form 1099-R) with an explanation that the policy was exchanged pursuant to Section 1035 or otherwise and that Protective Life has no responsibility for the validity of this Assignment.

Please Check One:  I have enclosed the original policy(ies) to be exchanged.  I certify that the original policy(ies) has/have been lost or destroyed. To the best of my knowledge, the original policy(ies) is/are not in the possession or control of any other person.

\_\_\_\_\_  
Insured(s) Signature(s)                                      Witness Signature                                      Date

\_\_\_\_\_  
\*Spouse Signature (For Community Property States Only)                                      Witness Signature                                      Date

\_\_\_\_\_  
Owner(s) Signature(s) **(Required)**                                      Witness Signature **(Required)**                                      Date

\_\_\_\_\_  
Joint Owner(s) Signature(s)                                      Witness Signature                                      Date

\_\_\_\_\_  
Collateral Assignee/Irrevocable Beneficiary Signature, if any                                      Witness Signature                                      Date

(\* If the Owner resides in the Community Property states of AZ, CA, ID, LA, NM, NV, TX, WA or WI we recommend that the Owner's spouse also sign this form. Signatures must be witnessed by a disinterested party of legal age.)

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## ASSIGNMENT/TRANSFER OF OWNERSHIP SECTION 1035 EXCHANGE

Insured(s): \_\_\_\_\_

Owner(s)/Joint Owner(s): **(REQUIRED)** \_\_\_\_\_

Insurer/Existing Insurance Company Name: \_\_\_\_\_  
(Please include Street Address,  
City, State, and Zip Code) : \_\_\_\_\_

Policy Number(s): \_\_\_\_\_

Estimated Cash Surrender Value: \$ \_\_\_\_\_ Phone Number(s): \_\_\_\_\_

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I understand that if Protective Life approves a new life insurance policy on the life of the Insured(s) named above, then Protective Life will surrender the assigned policy(ies) and it/they will no longer be in force or effect as of the date of surrender. I further understand that, if Protective Life approves the new life insurance policy, Protective Life will collect whatever cash surrender values are available from the existing insurance company on the assigned policy(ies) and apply such amount received as premium on the new life insurance policy. I understand that the cash surrender value of the policy on the actual date of surrender is likely to be different from the cash surrender value of the policy today. This is especially true if the policy to be surrendered is a variable policy, since the cash surrender value of a variable policy fluctuates with the market. I agree that Protective Life assumes no responsibility if the full scheduled cash surrender values of the assigned policy(ies) are not received.

I certify that the above listed policy(ies) is/are currently in force and not subject to any prior assignments, any legal or equitable claims, or liens. I further certify that there is no proceeding in bankruptcy pending against me.

I hereby designate Protective Life as beneficiary of the above listed policy(ies) to the extent of the cash surrender value thereof at the date of death of the Insured(s) named above. All other beneficiary designations under the above listed policy(ies) will remain in effect. **I FURTHER UNDERSTAND THAT THE POLICY(IES) TO BE ISSUED BY PROTECTIVE LIFE WILL HAVE THE SAME DESIGNATED INSURED(S) AND OWNER(S) AS THE ABOVE LISTED POLICY(IES).**

I certify that if the above listed policy(ies) is/are not attached to this conditional assignment that it/they has/have been lost or destroyed. I hereby waive all rights and benefits under such policy(ies) and agree to return it/them to you if it/they comes/come into my possession.

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Please Check One:    I have enclosed the original policy(ies) to be exchanged.    I certify that the original policy(ies) has/have been lost or destroyed. To the best of my knowledge, the original policy(ies) is/are not in the possession or control of any other person.

_____	_____	_____
Insured(s) Signature(s)	Witness Signature	Date

_____	_____	_____
*Spouse Signature (For Community Property States Only)	Witness Signature	Date

_____	_____	_____
Owner(s) Signature(s) <b>(Required)</b>	Witness Signature <b>(Required)</b>	Date

_____	_____	_____
Joint Owner(s) Signature(s)	Witness Signature	Date

_____	_____	_____
Collateral Assignee/Irrevocable Beneficiary Signature, if any	Witness Signature	Date

(\* If the Owner resides in the Community Property states of AZ, CA, ID, LA, NM, NV, TX, WA or WI we recommend that the Owner's spouse also sign this form. Signatures must be witnessed by a disinterested party of legal age.)

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# PROTECTIVE LIFE INSURANCE COMPANY

P.O. Box 830619

Birmingham, AL 35283-0619

## INDIVIDUAL LIFE INSURANCE APPLICATION – CONFIDENTIAL FINANCIAL STATEMENT

To be signed by the Proposed Insured if Face Amount is \$5,000,001 or greater (for Proposed Insured(s) age 0 - 70) and \$3,000,001 or greater (for Proposed Insured(s) age 71 and older) or at the discretion of Underwriting. Complete Part 1 for personal coverage and Part 2 for business coverage. This form should be submitted for all estate tax/liquidity, asset maximization and charitable giving cases, and for any bankruptcy in the last 3 years. Additional documentation may be requested by the Company to verify the agreements and financial disclosures made below.

\_\_\_\_\_  
Name of Proposed Insured

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security Number

### Part 1

#### 1. Your Income (before taxes):

Current Year

Prior Year

	Current Year	Prior Year
Salary or Wages	\$	\$
Bonuses and/or Commissions	\$	\$
Net Business or Professional Income (Gross income less business expenses)	\$	\$
Other Earned Income – Explain details in “Remarks” below	\$	\$
Unearned Income (interest and dividends, net real estate income, retirement income, etc.) – Explain details in “Remarks” below	\$	\$
TOTAL	\$	\$

#### 2. Your Net Worth:

Current Year

Prior Year

	Current Year	Prior Year
Investment Assets (cash, mutual funds, stocks, 401k, etc.)	\$	\$
Real Estate (residence, second home, rental properties, etc.)	\$	\$
Business Assets – Explain details in “Remarks” below (cash, accounts receivable, equipment, inventory, etc.)	\$	\$
Liabilities (wages/interest/dividends payable, loans, etc.)	\$	\$
Net Worth	\$	\$

#### 3. Estimated tax liabilities at death - include potential estate taxes, capital gains taxes, income taxes (both federal and state):

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#### 4. How was the need and amount of coverage determined?

--

#### Remarks (questions 1-4)

--

**Part 2**

Complete questions 5-8 only if applying for business coverage.

**5. Purpose of business coverage:**

Key Person     Buy/Sell     Stock Repurchase     Creditor     Deferred Compensation

Other (explain): \_\_\_\_\_

**6. If buy/sell, is a written buy/sell agreement in effect? (if Yes, please attach a copy)       Yes     No**

Percentage of Ownership	_____ %
Fair Market Value of Company <i>(Provide details on how value was determined in "Remarks" section below)</i>	\$ _____
Are other partners being covered? <i>(Provide details in "Remarks" section below)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date Business Started	____ / ____ / ____

**7. If Creditor:**

Name of Lender	
Amount of Loan	\$ _____
Purpose of Loan	
Length of Loan <i>(how many years?)</i>	
Will the Loan be Collaterally Assigned?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**8. Financial Details of Business:****Last Year****Prior Year**

	Last Year	Prior Year
Total Assets <i>(cash, accounts receivable, equipment, inventory, etc.)</i>	\$ _____	\$ _____
Total Liabilities <i>(wages/interest/dividends payable, loans, etc.)</i>	\$ _____	\$ _____
Gross Sales or Revenue	\$ _____	\$ _____
Net Income <i>(before taxes)</i>	\$ _____	\$ _____

**Remarks (questions 5-8)**

--

**Part 3****Signatures:**

I agree that the above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Agent

# PROTECTIVE LIFE INSURANCE COMPANY

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

## INDIVIDUAL LIFE INSURANCE – PART 1A SUPPLEMENTAL APPLICATION – MEDICAL DECLARATIONS

### SECTION 1

<b>Proposed Insured 1</b>				<b>Proposed Insured 2</b>			
Name (First, Middle, Last)				Name (First, Middle, Last)			
Height	Weight	<input type="checkbox"/> Gain	Pounds in past year?	Height	Weight	<input type="checkbox"/> Gain	Pounds in past year?
		<input type="checkbox"/> Loss				<input type="checkbox"/> Loss	
Currently pregnant <input type="checkbox"/> Yes <input type="checkbox"/> No				Currently pregnant <input type="checkbox"/> Yes <input type="checkbox"/> No			
If "Yes," anticipated delivery date				If "Yes," anticipated delivery date			

Please use the Continuation of Information form if additional space is needed for details listed below.

### SECTION 2

	Proposed Insured 1		Proposed Insured 2	
Has any person proposed for insurance ever been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for : (Circle conditions to which "Yes" answer applies and give details below)	Yes	No	Yes	No
(a) Any disorder or disease of the <b>brain or nervous system</b> (such as paralysis, epilepsy, stroke, convulsions, chronic headache).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Any disorder or disease of the <b>heart, blood vessels, or circulatory system</b> (such as high blood pressure, heart attack, heart murmur, chest pain).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Any disorder or disease of the <b>respiratory system</b> (such as Asthma, bronchitis, emphysema, tuberculosis).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Any disorder or disease of the <b>stomach, liver, intestines, rectum, pancreas, or abdominal organs</b> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Any disorder or disease of the <b>genitourinary organs</b> (such as kidneys, urinary tract, blood or sugar in the urine, chronic inflammation).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Any disorder or disease of the <b>skeletal system</b> (such as arthritis, osteoporosis, joints, bones, spine, muscles).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Any disorder or disease of <b>eyes, ears, nose or throat</b> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Any disorder or disease of the <b>blood, skin, thyroid, lymph or other glands</b> (such as anemia, diabetes).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Any <b>psychiatric or mental health</b> disorders or diseases (such as attempted suicide, Bipolar, Obsessive-compulsive).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Any <b>gynecological</b> disorders or diseases (such as irregular Pap Smear, Toxic Shock Syndrome).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Any <b>cancer, tumor, cyst or nodule</b> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Any <b>sexually transmitted</b> disorders or diseases.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) Any disorders or diseases of the <b>immune system</b> <i>except those related to the Human Immunodeficiency Virus (AIDS Virus)</i> .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Please provide details for any/all "Yes" responses.**

	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility
Proposed Insured 1				
Proposed Insured 2				

**SECTION 3**

Has any person proposed for insurance ever been diagnosed or treated by a member of the medical profession for: (Circle conditions to which "Yes" answer applies and give details below)				Proposed Insured 1 Yes No		Proposed Insured 2 Yes No	
(a) Immune deficiency, anemia, recurrent fever, fatigue or unexplained weight loss, malaise, loss of appetite, diarrhea, fever of unknown origin, severe night sweats; unexplained or unusual infections or skin lesions; unexplained swelling of the lymph glands; Kaposi's Sarcoma or Pneumocystis Carinii Pneumonia.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(b) Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS).....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
<i>Please provide details for any/all "Yes" responses.</i>							
	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility			
Proposed Insured 1							
Proposed Insured 2							

**SECTION 4**

Has any person proposed for insurance ever (Circle conditions to which "Yes" answer applies and give details below)				Proposed Insured 1 Yes No		Proposed Insured 2 Yes No	
(a) Used narcotics, barbiturates, amphetamines, hallucinogens, marijuana, heroin, cocaine, or other habit forming drugs, except as prescribed by a physician.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(b) Received medical treatment or counseling for, or been advised by a physician to discontinue, the use of alcohol or prescribed or non-prescribed drugs.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(c) Been a member of any self-help group such as Alcoholics Anonymous or Narcotics Anonymous.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
<i>Please provide details for any/all "Yes" responses.</i>							
	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility			
Proposed Insured 1							
Proposed Insured 2							

**SECTION 5**

<i>The following questions in Section 5 do not include answers related to the Human Immunodeficiency Virus (AIDS virus) or for minor viruses, injuries, common colds that prevented normal activities for a period of less than five (5) days.</i>							
Within the past five (5) years, has any person proposed for insurance (Circle items or conditions to which "Yes" answer applies and give details below)				Proposed Insured 1 Yes No		Proposed Insured 2 Yes No	
(a) Been treated, examined or advised by a member of the medical profession for any condition other than stated above.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(b) Been advised by a member of the medical profession to get specified medical care, hospitalization, surgery or diagnostic test, which has not been completed.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(c) Been an inpatient or outpatient in a hospital, clinic, medical facility, or any similar entity.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(d) Had any diagnostics test, electrocardiogram (EKG), MRI, CT-Scan or X-ray.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(e) Been on, or advised to be on any prescribed, non-prescribed (over the counter) medication or prescribed diet.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(f) Been unable to work, attend school or perform normal activities of life age and gender or been confined at home.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
(g) Has made a claim for or received benefits, compensation or pension for any injury, sickness, disability or impaired condition.....				<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
<i>Please provide details for any/all "Yes" responses.</i>							
	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility			
Proposed Insured 1							
Proposed Insured 2							

**SECTION 6**

For the following Family Medical History question, please provide in section number 8 below for each parent or sibling: diagnosis, age of diagnosis, date last treated, age – if still alive and if not alive, age, date, and cause of death.					<b>Proposed Insured 1</b>	<b>Proposed Insured 2</b>
					Yes No	Yes No
Has any person proposed for insurance had a parent or sibling diagnosed or treated by a member of the medical profession for certain conditions, such as heart or vascular disease, cancer, diabetes, high blood pressure, kidney disease, attempted suicide or mental illness.....					<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
<i>Please provide details for any/all "Yes" responses.</i>						
	Family Member	Age of Diagnosis	Diagnosis	Date Last Treated	Age – if still alive and if not alive, age, date, and cause of death.	
<b>Proposed Insured 1</b>						
<b>Proposed Insured 2</b>						

**SECTION 7**

Name, Address and Phone Number of Personal Physician or Medical Facility that is consulted for routine health care or periodic check-ups.	
<b>Proposed Insured 1</b>	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
<b>Proposed Insured 2</b>	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:

Please use the Continuation of Information form if additional space is needed for details listed above.

I have read or have had read to me the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.

_____ Proposed Insured 1 (Sign Name in Full)	_____ Date	_____ Proposed Insured 2 (Sign Name in Full)	_____ Date
_____ Signature of Parent or Guardian	_____ Date	_____ Signature of Witness	_____ Date

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# PROTECTIVE LIFE INSURANCE COMPANY

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

## 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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