

CONTRACT # _____

IMPORTANT NOTICES

THIS IS A VARIABLE ANNUITY APPLICATION - CONTRACT BENEFITS ARE VARIABLE. THEY MAY INCREASE OR DECREASE, AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT.

RESIDENTS OF AZ: We will provide you reasonable factual information about benefits and provisions of the contract within a reasonable time after we receive your written request. You may return the contract to us or the agent through whom it was purchased any time within 10 days of your receipt of the contract, or within 30 days if the contract is issued in replacement of an existing contract, or if you are 65 years of age or older on the date of application. We will promptly return the Contract Value. This may be more or less than the Purchase Payment(s).

RESIDENTS OF AR, DC, KY, LA, ME, NM, OH, PA, RI and TN: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

RESIDENTS OF CALIFORNIA – AGE 65 AND OVER: There may be tax consequences, early withdrawal penalties, or other penalties if you sell or liquidate any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of an annuity product. You may wish to consult with an independent legal or financial advisor before selling or liquidating any assets and before buying an annuity product.

RESIDENTS OF CO: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory agencies.

RESIDENTS OF FL: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURER, FILES A STATEMENT OF CLAIM OR APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

RESIDENTS OF MD: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

RESIDENTS OF NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

RESIDENTS OF OK: WARNING - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

RESIDENTS OF OR: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company, files a statement of claim or provides false, incomplete or misleading information as part of the information provided to obtain coverage commits a fraudulent act, which is a crime, and may be subject to criminal and civil penalties.

RESIDENTS OF WA: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

APPLICATION INSTRUCTIONS

Mailing Address for Applications:

Overnight
Annuity New Business
2801 Hwy 280 South
Birmingham, AL 35223

U. S. Postal Mail
Annuity New Business
P. O. Box 10648
Birmingham, AL 35202-0648

Percentages: Always use whole (not fractional) percentages. Percentage totals must equal 100% per category (i.e. "Primary" and "Contingent" Beneficiaries; "Purchase Payment" and "DCA Allocation" instructions; etc.)

Withholding on Withdrawals: All withdrawals from the Contract, including *SecurePay* and *Automatic Withdrawals* must include your instructions regarding Federal Tax Withholding. Complete "*Federal Tax Withholding on Non-Periodic Annuity Payments*" form # LAD-1133. If not completed, Federal Tax Withholding at a rate of 10% will automatically apply.

VARIABLE ANNUITY APPLICATION

PROTECTIVE LIFE INSURANCE COMPANY

Home Office: Nashville, Tennessee

CONTRACT # _____

Select Product: Protective Dimensions III Variable Annuity

Owner 1

Name: _____ Male Female
Address: _____ Birthdate: _____
City: _____ State: _____ Zip: _____ Tax ID: _____
Email Address: _____ Phone: _____

Owner 2

Name: _____ Male Female
Address: _____ Birthdate: _____
City: _____ State: _____ Zip: _____ Tax ID: _____
Email Address: _____ Phone: _____

Annuitant

Name: _____ Male Female
Address: _____ Birthdate: _____
City: _____ State: _____ Zip: _____ Tax ID: _____
Email Address: _____ Phone: _____

Beneficiary, if there is no surviving Owner

Use Administrative Form LAD-1225 to name or change a beneficiary anytime before the death of an owner.

Initial Purchase Payment: \$ _____
(minimum: \$10,000)

Funding Source: Cash Non-Qualified 1035 Exchange Non-Insurance Exchange
 Transfer Direct Rollover Indirect Rollover

Plan Type: Non-Qual IRA Roth IRA Other: _____

Complete if an IRA and includes new contributions: \$ _____ (Amount) _____ (Tax Year)
\$ _____ (Amount) _____ (Tax Year)

Replacement:

Do you currently have an annuity contract or life insurance policy? Yes No

Will this annuity change or replace an existing annuity contract or life insurance policy? Yes No
(If yes, please provide the company name and contract or policy number below.)

Company 1 _____ Contract or Policy # _____

Company 2 _____ Contract or Policy # _____

Company 3 _____ Contract or Policy # _____

An annuity contract is not a deposit or obligation of, nor guaranteed by any bank or financial institution. It is not insured by the Federal Deposit Insurance Corporation or any other government agency, and is subject to investment risk, including the possible loss of principal.

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ALLOCATE PURCHASE PAYMENTS - Unless you give us instructions for allocating subsequent Purchase Payments when you make them, we will use the Variable Account allocation in effect at that time. Use whole percentages. Purchase Payment and DCA Allocation percentage totals must equal 100%, each. **If you are purchasing a protected lifetime income benefit, your contract allocation is restricted to a single choice from the following three options (dollar cost averaging is permitted):**

- 100% to the "Protective Life Dynamic Allocation - Conservative" Sub-Account; **or**
- 100% to the "Protective Life Dynamic Allocation - Moderate" Sub-Account; **or**
- 50% to the "Protective Life Dynamic Allocation - Moderate" Sub-Account **and** 50% to the "Balanced Growth & Income" Model Portfolio.

Purchase Payment

Protective Life Guaranteed Account

____ % Fixed Account – **Not Available** if a protected lifetime income benefit is purchased.
 ____ % DCA Account 1 – Make DCA transfers on the ____ day (1st – 28th) of the month for ____ months (3 – 6 months).
 ____ % DCA Account 2 – Make DCA transfers on the ____ day (1st – 28th) of the month for ____ months (7 – 12 months).

Sub-Accounts of the Protective Variable Annuity Separate Account

(Availability Is Restricted as stated above if a protected lifetime income benefit is purchased.)

Purch Pmt DCA Alloc American Funds IS

____ % ____ % Asset Allocation
 ____ % ____ % Blue Chip Income & Growth
 ____ % ____ % Bond
 ____ % ____ % Capital Income Builder
 ____ % ____ % Global Growth
 ____ % ____ % Global Growth and Income
 ____ % ____ % Global Small Capitalization
 ____ % ____ % Growth
 ____ % ____ % Growth-Income
 ____ % ____ % International
 ____ % ____ % New World
 ____ % ____ % U.S. Govt/AAA-Rated Securities

Clayton Street (Managed by

Purch Pmt DCA Alloc Janus Capital Management, LLC)

____ % ____ % Protective Life Dynamic Allocation - Conservative
 ____ % ____ % Protective Life Dynamic Allocation - Moderate
 ____ % ____ % Protective Life Dynamic Allocation - Growth

Purch Pmt DCA Alloc Fidelity

____ % ____ % Contrafund
 ____ % ____ % Index 500
 ____ % ____ % Investment Grade Bond
 ____ % ____ % Mid Cap

Purch Pmt DCA Alloc Franklin Templeton

____ % ____ % Franklin Flex Cap Growth
 ____ % ____ % Franklin Income
 ____ % ____ % Franklin Mutual Global Discovery
 ____ % ____ % Franklin Mutual Shares
 ____ % ____ % Franklin Rising Dividends
 ____ % ____ % Franklin Small Cap Value
 ____ % ____ % Franklin Small-Mid Cap Growth
 ____ % ____ % Franklin Strategic Income
 ____ % ____ % Franklin U. S. Government Securities
 ____ % ____ % Templeton Developing Markets
 ____ % ____ % Templeton Foreign
 ____ % ____ % Templeton Global Bond
 ____ % ____ % Templeton Growth

Purch Pmt DCA Alloc Goldman Sachs

____ % ____ % Core Fixed Income
 ____ % ____ % Growth Opportunities
 ____ % ____ % Mid Cap Value
 ____ % ____ % Strategic Growth
 ____ % ____ % Strategic International Equity

Purch Pmt DCA Alloc Invesco

____ % ____ % American Value
 ____ % ____ % Comstock
 ____ % ____ % Equity and Income
 ____ % ____ % Global Real Estate
 ____ % ____ % Government Securities
 ____ % ____ % Growth and Income
 ____ % ____ % International Growth
 ____ % ____ % Mid Cap Growth
 ____ % ____ % Small Cap Equity

Purch Pmt DCA Alloc Legg Mason

____ % ____ % ClearBridge Mid Cap
 ____ % ____ % ClearBridge Small Cap Growth

Purch Pmt DCA Alloc Lord Abbett

____ % ____ % Bond Debenture
 ____ % ____ % Calibrated Dividend Growth
 ____ % ____ % Fundamental Equity
 ____ % ____ % Growth Opportunities
 ____ % ____ % Mid Cap Stock

Purch Pmt DCA Alloc Oppenheimer

____ % ____ % Capital Appreciation
 ____ % ____ % Global
 ____ % ____ % Global Strategic Income
 ____ % ____ % Government Money
 ____ % ____ % Main Street®

Purch Pmt DCA Alloc PIMCO

____ % ____ % All Asset
 ____ % ____ % Long-Term U.S. Government
 ____ % ____ % Low Duration
 ____ % ____ % Real Return
 ____ % ____ % Short-Term
 ____ % ____ % Total Return

Purch Pmt DCA Alloc Royce

____ % ____ % Small-Cap

MODEL PORTFOLIOS

Purchase DCA
Payment Allocation *(Do not allocate to more than one Model Portfolio.)*
 ____ % ____ % Conservative Growth
 ____ % ____ % Balanced Growth & Income
 ____ % ____ % Balanced Growth
 ____ % ____ % Growth Focus

Authorizations

____ I authorize the company to honor my verbal and electronic instructions regarding allocations to the Investment Options.

____ I authorize the company to honor my agent's instructions regarding allocations to the Investment Options.

Portfolio Rebalancing – Must be completed if a protected lifetime income benefit is purchased.

Rebalance to my current Variable Account allocation ____ quarterly ____ semi-annually ____ annually on the ____ day (1st – 28th) of the month.

For California Residents Age 60 and Older – The consequences of allocating my initial Purchase Payment to the Sub-Accounts on the Effective Date with respect to the Contract's "Right to Cancel" provision have been explained to me and I understand them.

____ I instruct the Company to allocate my initial Purchase Payment as indicated above on the Contract Effective Date.

