

PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY  
PROTECTIVE LIFE INSURANCE COMPANY

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

CROSS-BORDER SALES CERTIFICATION

Cross border sales are permitted by Protective Life if a reasonable connection exists between the application state\* and the resident state\*\*. The agent must also be properly licensed in the non-resident state and the product being solicited must be available for sale in that state. Further, the entire transaction (i.e., solicitation, app signing and contract delivery) must all occur within the nonresident state.

Residents of **MN, UT and MS are prohibited** from purchasing life insurance or annuity products outside of their state of residence.

Please complete the below information if an application is signed outside of the owner's resident state.

Insured/Annuitant Name	Policy/Contract Number	Owner Name	Owner State of Residence	State of Application

Reason(s) for solicitation outside of applicant's Resident State (check all that apply):

- Second Home
- Place of Employment
- The applicant has regular business dealings in the Application State
- The applicant has a pre-existing business relationship with the agent
- Other. If other, please explain reason below: (number of years)

If there are any questions regarding circumstances that qualify as having a significant connection, please contact New Business.

The undersigned certified that:

- The above information is true and complete.
- The solicitation and signing of the application occurred within the application state.
- The policy/contract will be delivered to the applicant in the application state.
- All other sales activity, including initial premium collection, occurred or will occur in the application state.
- The agent is properly licensed in the non-resident state.

Signature of Agent/Reg. Rep

Date

Printed Name of Agent/Reg. Rep

\*Application State is the state where the applicant signs the application and where the policy/contract has been solicited and, if applicable, delivered. The application state must be a state where the agent/representative is licensed, and the product is approved and available for sale.

\*\*Resident State is the state where the applicant has a primary residence and receives mail on a regular basis. A primary residence is not a temporary residence, such as a time share or vacation rental. When the applicant is a business, the Resident State is the state where the business has its principal place of business or place of incorporation. For trust-owned policies/contracts, the Resident State is the state where the trust is located or where the trustee has an office or residence.

CALIFORNIA ONLY - For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.