

Protective

Life Insurance Company

Agent Transmittal

Type of Contract:

- New
 Contract Change: Agent Number _____

<u>Hierarchy:</u>	<u>Name</u>	<u>Agent Number</u>
Brokerage General Agent	_____	_____
Sub Brokerage General Agent	_____	_____
Recruiting Agent	_____	_____
Producing Agent	_____	_____
Soliciting Agent	_____	_____
If Soliciting Agent, Pay Commissions To: _____		

Send Mail to: (Check One) The BGA The Agent The SubBGA

Agent Commission Schedule: (Check One) (90) (85) (80)
 (70) (60) (50)

Annualization: Yes No (Check One) (50%) (75%) (100%)
 If Yes, BGA must complete Life Commission Annualization/Chargeback Addendum (ANN-PL 8/11).

Special Instructions or Comments:

_____	_____
Date	BGA/SubBGA Name

E-mail all documents to plbcontracting@protective.com or fax to 205-268-6831.

Type of Contract: (choose one)

- Business
- Business with Soliciting Principal
- Individual
- Solicitor

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Agent Application

First Name/Middle Name/Last Name	Preferred Name	Birth Date (mm/dd/yyyy)	Place of Birth
Social Security No. ____-____-____		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
If this application is for a Corporation, please supply Tax ID: ____-____-____		Spouse	
Email Address (Mandatory)		Designations: <input type="checkbox"/> CLU <input type="checkbox"/> ChFC <input type="checkbox"/> CFP <input type="checkbox"/> MDRT <input type="checkbox"/> NQA <input type="checkbox"/> Other	
If Soliciting Agent, Pay Commissions To: _____			
Business Name (If Applicable)		Business Type (Inc., Sole Proprietor, Partnership):	
Business Mailing Address		Business Street Address (If Different)	
Street / P.O. Box		Street / P.O. Box	
Suite		Suite	
City State Zip		City State Zip	
Residence		Residence Phone ____-____-____	
Street / P.O. Box		Business Phone ____-____-____	
Suite		Business 800 Number ____-____-____	
City State Zip		Business Fax Number ____-____-____	
What is your target market? <input type="checkbox"/> Middle <input type="checkbox"/> Upper Middle <input type="checkbox"/> Other		Business Fax Number ____-____-____	
How many years have you been licensed? _____			

Read carefully and please answer the following:

If any changes occur after the date of this application, please notify Protective Life immediately.

I agree

1. Have you ever been or are you currently contracted with Protective Life Insurance Company?

Yes No

2. Do you hold a Securities license?

Yes No

If "Yes", please provide your Broker/Dealer name.

3. May Protective Life publicize your name and photo in Company publications?

Yes No

4. Is your agency owned by a bank or credit union or will sales of the life or annuity products be transacted in a bank or credit union?

Yes No

If "Yes", please explain.

5. Are you currently, or have you ever been a party to a lawsuit, arbitration or other legal or judicial proceeding?

Yes No

If "Yes", please explain.

6. Have you ever had an insurance license denied, revoked or suspended?

Yes No

If "Yes", please explain.

7. Are you currently being investigated or have you ever had any disciplinary action taken against you or terminated other than for lack of production by another insurance company, a state insurance department, the NASD, SEC or any other regulatory authority?

Yes No

If "Yes", please explain.

8. Have you ever filed for bankruptcy or do you currently owe any money to or have a debit balance with another insurance company?

Yes No

If "Yes", please explain.

9. Have you ever been convicted of (or plead no contest to) a felony or misdemeanor?

**The Federal Violent Crime Control & Law Enforcement Act of 1994 prevents people who have been convicted of a felony from participating in the business of insurance.*

Yes No

If "Yes", please explain.

10. Have you ever had a claim against your errors and omissions policy?

Yes No

If "Yes", please explain.

11. Have you had a complaint filed against you in the past ten years that resulted in a fine or penalty, censure, cease and desist order, or consent order?

Yes No

If "Yes", please explain.

12. Have you completed Anti-Money Laundering in the past 24 months?

Yes No

If Yes, with whom? Please attach certificate if other than LIMRA.

Weekly Direct Deposit for Commissions: (Preferred method) Yes ___ No ___. If Yes, complete the PL-DIR-DEP 08/2011 form and attach. (Producers not on Direct Deposit will be sent a check only at month end. A minimum commissions payable amount of \$100 is required before a check will be sent.)

Errors & Omissions Coverage

Carrier Name: _____

Liability Amount: _____ Policy Number: _____

Policy Effective Date: _____ Policy Expiration Date: _____

I attest I will maintain Errors and Omissions insurance with a liability limit of \$1,000,000 or greater. I also agree to provide evidence of such coverage to the Company when requested. Failure to maintain adequate Errors and Omissions coverage may result in the suspension or termination of this Agreement.

Protective

Life Insurance Company

Authorization and Certification of Statements

I hereby apply to Protective Life Insurance Company ("Protective") to sell life and other insurance products. If this application is accepted, I agree to solicit business for Protective in accordance with the terms of the Independent Agent Agreement or the Independent Soliciting Agent Agreement, the terms of which are incorporated into this application by reference. I agree Protective has no obligation to approve this application and I release Protective from all liability if it does not contract me. I agree to take all steps reasonably necessary to become and remain knowledgeable about all Protective products that I sell. I agree not to solicit business for Protective until I am properly licensed and/or appointed, unless allowed by law to do so in a given state.

Protective is committed to providing customer-focused service founded on our three preeminent values of Quality, Serving People, and Growth. Protective expects you to follow in the ethical conduct of business. Protective has also committed itself to uphold the ACLI Market Conduct Principles listed below. Your signature below indicates your agreement to read and follow Protective's guidelines and the ACLI Market Conduct Principles. I further agree to follow the guidelines outlined in the Ethical Market Conduct Guidelines which are included in the complete contract packet.

1. To conduct business according to high standards of honesty and fairness and to render that service to its customers which, in the same circumstances, it would apply to or demand for itself.
2. To provide competent and customer-focused sales and service.
3. To engage in active and fair competition.
4. To provide advertising and sales materials that are clear as to purpose and honest and fair as to content.
5. To provide for fair and expeditious handling of customer complaints and disputes.
6. To maintain a system of supervision and review that is reasonably designed to achieve compliance with these Principles of Ethical Market Conduct.

I hereby certify that the statements contained in the Application are true and complete to the best of my knowledge and belief. I understand that any false statement on the application may be considered as sufficient cause for rejection of this application or for termination if such statement is later discovered to be false.

I authorize Protective to obtain background information about me that includes, but is not limited to: a credit report, criminal background report, a report of debit balances with other insurance carriers, and a report of state, federal disciplinary actions against me. I understand that Protective will use this information to determine my suitability to represent Protective.

Information furnished in this application or derived from other sources may be shared with individuals and entities involved in your recruitment to Protective. I understand that background information gathered about me will not be shared with me, and that in the event my application is denied, I may request copies of my background information provided to Protective by reporting agencies directly from those agencies.

I agree that authorizations granted herein will continue as long as I am contracted with Protective.

I understand that the Independent Agent Agreement/Independent Soliciting Agent Agreement contains a binding arbitration provision that may be enforced by the parties, and that by signing below I am giving up any rights I may possess to have any dispute under this application and Independent Agent soliciting agreement litigated in a court or jury trial.

Date _____

 _____
Applicant Signature



COMMISSION DIRECT DEPOSIT

For Business or Individuals receiving commission, please complete this form.

With Protective Life's Commission Direct Deposit, your commission earnings will be deposited directly into the account specified below.

This authority will remain in effect until Protective Life Insurance Company has received written notification from me that I wish to discontinue participation in the Commission Direct Deposit program.

Please complete this form and return it to the following address:
(Soliciting Agents should not complete this form.)

Protective Life Insurance Company
Commission Service Department
E-mail: plbcontracting@protective.com
Fax: (205) 268-3169

Commission Direct Deposit Authorization

I authorize Protective Life Insurance Company to initiate entries and to initiate, if necessary, a debit entry for any credit entry made in error to the account listed below.

Financial Institution Name

Account Number

Routing Number

_____
Your Signature

Print Name

Date

Request for Taxpayer Identification Number and Certification

**Give Form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶	
	<input type="checkbox"/> Other (see instructions) ▶	
Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.