

Rate Lock Request Form

Protective Life Insurance Company¹
West Coast Life Insurance Company¹
Protective Life and Annuity Insurance Company
Post Office Box 10648 / Birmingham, AL 35282-0648
Toll Free: 800-456-6330 / Fax: 205-268-3151

Please ***do not*** use this form with the ***Protective Indexed Annuity***, since the interest crediting elements for that product are determined as of the date the contract is purchased.

- I wish to lock-in the current annuity interest rate.** I understand this current rate is the rate available on the date this form is received by the Company. When the Company receives my annuity deposit, I understand that this locked-in rate will be applied to that deposit unless I subsequently request a removal of this rate lock, in writing, prior to that time. If my deposit is being made from multiple sources, the locked-in rate will be applied to each piece when received by the Company. Once a rate lock is removed, a new rate lock is not permissible.

- I wish to remove my rate lock.** I understand that once my rate lock is removed, a new rate lock is not permissible. After removal of the rate lock, the rate that will be applied to my deposit will be the rate in effect on the date the deposit is received by the Company.

Owner's Signature

Date

Owner's Name (Please Print)

Delivery Information: Fax to: Protective Life, Life and Annuity Division
205-268-3151

OR

Overnight Mail: Protective Life Insurance Company
3-1 Annuity New Business
2801 Highway 280 South
Birmingham, AL 35223

Regular Mail: Protective Life Insurance Company
3-1 Annuity New Business
Post Office Box 10648
Birmingham, AL 35282-0648

¹ Not authorized in New York