

**Protective Life Insurance Company**

Annuity Claims  
Post Office Box 1928  
Birmingham, AL 35282-8328  
Phone 800-456-6330



December 11, 2015

Lawrence P. Jones  
4109 Riverside Drive  
Lorain, OH 44055

Re: Contract Number                    F061032659  
Annuitant                                 Martha J. Jones

Dear Mr. Jones:

Please accept our sympathy on your loss. We realize this is a difficult time and are committed to making the claim processing as simple as possible.

According to our records the beneficiary(ies) on this contract is:

Lawrence P. Jones

To process the claim, we will need the following documents:

- A claim form completed by each beneficiary (enclosed). The form offers several options. Since every option is not available to everyone, please make sure these options are reviewed carefully before an election is made to ensure that the option is available. Each beneficiary's signature must be witnessed.
- A certified death certificate
- The original contract. If the original cannot be located, the "Lost Contract" section on the claim form should be completed.

If you are unsure as to what to do with the death benefit, Protective offers the following options:

- A lump sum option is available for those who would like an immediate one-time payment
- An annuitize payment option is available for those who would like to have a stream of payments made to them for life or a specific period of time. This option is available if the benefit amount meets the minimum requirements and is elected within one year from the date of death. Additional requirements may apply to qualified contracts.
- A spousal continuation option may be available. This option will allow the sole spouse beneficiary to assume ownership of the contract. The contract must have been issued after 1985.
- A deferral option is available for those who are unsure what to do with the death benefit. The death benefit can be deferred up to five years from the date of death. This option is not available if the contract is an IRA or TSA and Required Minimum Distributions have begun.

**Protective Life Insurance Company**

Post Office Box 1928  
Birmingham, AL 35282-8328  
Phone 800-456-6330



If you have any questions or need assistance, please contact us at 1-800-456-6330.

Sincerely,

Daniel Cameron  
Annuity Division