

# SECURITIES AND EXCHANGE COMMISSION

## FORM 15-15D

Notice of suspension of duty to file reports pursuant to Section 13 and 15(d) of the Act

Filing Date: **2006-01-05**  
SEC Accession No. **0001314737-06-000017**

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### FILER

#### Protective Life Secured Trust 2005-16

CIK: **1330788** | IRS No.: **516566850** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **15-15D** | Act: **34** | File No.: **333-100944-76** | Film No.: **06510982**  
SIC: **6189** Asset-backed securities

Mailing Address  
C/O PROTECTIVE LIFE  
INSURANCE CO  
111 N. FIRST STREET, STE  
209  
BURBANK CA 91502

Business Address  
C/O WILMINGTON TRUST  
COMPANY  
1100 N. MARKET STREET  
WILMINGTON DE 19890  
818-729-1900

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**FORM 15**

**CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION UNDER SECTION 12(g)  
OF THE SECURITIES EXCHANGE ACT OF 1934 OR SUSPENSION OF DUTY TO FILE REPORTS  
UNDER SECTION 13 AND 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.**

**333-100944-76**

Commission File Number

**Protective Life Secured Trust 2005-16**  
(by Protective Life Insurance Company as sponsor and depositor)  
(Exact name of registrant as specified in its charter)

**Protective Life Secured Trust 2005-16**  
**c/o Protective Life Insurance Company**  
**2801 Highway 280 South**  
**Birmingham, Alabama 35223**  
(Address of principal executive offices, including Zip Code)  
**(205) 268-1000**  
(Registrant's telephone number, including area code)

**Protective Life Secured Trust 2005-16**  
**5.00% InterNotes® due 2017**  
(Title of each class of securities covered by this Form)

**None.**

(Titles of all other classes of securities for which a duty to file reports under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule provision(s) relied upon to terminate or suspend the duty to file reports:

Rule 12g-4(a)(1)(i) <input type="checkbox"/>	Rule 12h-3(b)(1)(i) <input type="checkbox"/>
Rule 12g-4(a)(1)(ii) <input type="checkbox"/>	Rule 12h-3(b)(1)(ii) <input type="checkbox"/>
Rule 12g-4(a)(2)(i) <input type="checkbox"/>	Rule 12h-3(b)(2)(i) <input type="checkbox"/>
Rule 12g-4(a)(2)(ii) <input type="checkbox"/>	Rule 12h-3(b)(2)(ii) <input type="checkbox"/>
	Rule 15d-6 <input checked="" type="checkbox"/>

Approximate number of holders of record as of the certification or notice date: **16**

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this certification/notice to be signed on its behalf by the undersigned duly authorized person.

PROTECTIVE LIFE SECURED TRUST 2005-16 (BY PROTECTIVE LIFE  
INSURANCE COMPANY AS SPONSOR AND DEPOSITOR)

/s/ JUDY WILSON

Date: January 5, 2006

By: Name: Judy Wilson  
Title: Senior Vice President

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