

PROTECTIVE LIFE CORP  
Form S-8 POS  
March 14, 2002

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As filed with the Securities and Exchange Commission on March 14, 2002.

Registration No. 333-32420

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## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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### POST-EFFECTIVE AMENDMENT NO. 1 TO FORM S-8

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REGISTRATION STATEMENT  
UNDER  
THE SECURITIES ACT OF 1933

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### PROTECTIVE LIFE CORPORATION

(Exact name of registrant as specified in its charter)

**Delaware**

(State or other jurisdiction of  
incorporation or organization)

(I.R.S. Employer  
Identification No.)

**2801 Highway 280 South  
Birmingham, Alabama 35223**

**1997 Long-Term Incentive Plan  
1996 Stock Incentive Plan**  
(Full title of the Plan)

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**Deborah J. Long, Esq.**  
**Vice President, General Counsel and Secretary**  
**2801 Highway 280 South**  
**Birmingham, Alabama 35223**  
**(205) 868-3885**

(Name, address and telephone number of agent for service)

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#### CALCULATION OF REGISTRATION FEE

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Title of securities to be registered	Amount to be registered(1)	Proposed maximum offering price per unit	Proposed maximum aggregate offering price	Amount of registration fee
Common Stock, par value \$.50 per share	4,000,000	\$21.75(2)	\$87,000,000	\$22,968

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Name	Title	Date
/s/ JOHN D. JOHNS	President and Chief Executive Officer; Director	March 13, 2002
John D. Johns		
/s/ ALLEN W. RITCHIE	Executive Vice President and Chief Financial Officer	March 13, 2002
Allen W. Ritchie		
*	Vice President and Controller	
Jerry W. DeFoor		
*	Chairman of the Board	
Drayton Nabers, Jr.		
*	Director	
William J. Cabaniss, Jr.		
*	Director	
John J. McMahon, Jr.		
*	Director	
A. W. Dahlberg		
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*	Director	
James S. M. French		
*	Director	
Robert A. Yellowlees		
*	Director	
Donald M. James		
*	Director	
J. Gary Cooper		
*	Director	
H. Corbin Day		

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W. Michael Warren, Jr.

Director

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Susan Molinari

Director

\*By: /s/ NANCY KANE

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Nancy Kane  
*Attorney-in-Fact*

March 13, 2002

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QuickLinks

PART II INFORMATION REQUIRED IN THE REGISTRATION STATEMENT

Item 8. Exhibits

SIGNATURES