

# Custom allocation options

## Protective® Aspirations Variable Annuity with the SecurePay Protector<sup>SM</sup> Optional Lifetime Income Benefit

### Allocation by Investment Categories (AIC)

If a client elects the SecurePay Protector benefit, you can help them build a diversified portfolio to meet their specific needs by participating in our AIC program. Each option has been assigned to a category based on risk. Clients may allocate to any option in the following categories, provided the minimum and maximum requirements are followed, as indicated in the table.

Category	Minimum allocation	Maximum allocation
Conservative	10%	100%
Moderate	0%	90%
Aggressive	0%	40%

  

Conservative	Moderate	Aggressive
American Funds® IS — The Bond Fund of America Fund (4) American Funds® IS — US Government Securities Fund (4) Columbia VP Intermediate Bond 2 Columbia VP Limited Duration Credit 2 Fidelity® VIP Bond Index Portfolio Service 2 Fidelity® VIP FundsManager® 20% Portfolio Service 2 Fidelity® VIP Investment Grade Bond Portfolio Service 2 Goldman Sachs VIT Core Fixed Income Svc Invesco V.I. Government Securities Fund — Series II Invesco V.I. U.S. Government Money Portfolio — Series I Lord Abbett Series Fund Short Duration Income Portfolio PIMCO VIT Low Duration Adv PIMCO VIT Real Return Adv PIMCO VIT Short-Term Adv PIMCO VIT Total Return Adv Western Asset Core Plus VIT II	American Funds® IS — Asset Allocation Fund (4) BlackRock 60/40 Trgt Alloc ETF V.I. III BlackRock Global Allocation V.I. III Columbia VP Balanced 2 Columbia VP Strategic Income 2 Fidelity® VIP Strategic Income Portfolio Service 2 Fidelity® VIP High Income Portfolio Service 2 Fidelity® VIP Asset Manager Portfolio Service 2 Fidelity® VIP Balanced Portfolio Service 2 Fidelity® VIP Target Volatility Portfolio Service 2 Franklin Income VIP 2 Templeton Global Bond VIP 2 Goldman Sachs VIT Trd Driv Alloc Svc Invesco V.I. Balanced-Risk Fund — Series II Janus Henderson VIT Balanced Svc Lord Abbett Series Fund Bond-Debenture Portfolio Morgan Stanley VIF Core Plus Fxd Inc II Morgan Stanley VIF Global Strategist II PIMCO VIT All Asset Adv PIMCO VIT Global Diversified Alloc Adv PIMCO VIT High Yield Adv PIMCO VIT Income Advisor PIMCO VIT Long-Term US Govt Adv Protective Life Dynamic Allc Ser Cnsv Protective Life Dynamic Allc Ser Mod T. Rowe Price Moderate Allocation I	AB VPS Large Cap Growth B AB VPS Relative Value B American Funds® IS — Capital World Growth & Income Fund (4) American Funds® IS — Global Growth Fund (4) American Funds® IS — Growth Fund (4) American Funds® IS — Growth-Income Fund (4) American Funds® IS — International Growth And Income Fund (4) American Funds® IS — Washington Mutual Investors Fund (4) BlackRock Advantage SMID Cap V.I. Fd III BlackRock International V.I. I Fidelity® VIP Growth Portfolio Service 2 Fidelity® VIP Growth & Income Portfolio Service 2 Fidelity® VIP FundsManager® 85% Portfolio Service 2 Fidelity® VIP Health Care Portfolio Service 2 Fidelity® VIP Index 500 Portfolio Service 2 Fidelity® VIP Mid Cap Portfolio Service 2 ClearBridge Variable Dividend Strat II ClearBridge Variable Large Cap Growth II Franklin Rising Dividends VIP 2 Goldman Sachs VIT Mid Cap Growth Svc Goldman Sachs VIT Mid Cap Value Svc Goldman Sachs VIT Strategic Growth Svc Invesco V.I. Comstock Fund — Series II Invesco V.I. Equity and Income Fund — Series II Invesco V.I. Growth and Income Fund — Series II Invesco V.I. Main Street Mid Cap Fund — Series II Janus Henderson VIT Enterprise Svc Janus Henderson VIT Forty Svc Lord Abbett Series Fund Dividend Growth Portfolio Lord Abbett Series Fund Fundamental Equity Portfolio MFS® VIT Growth Svc MFS® VIT II Core Equity Svc MFS® VIT II International Growth Svc MFS® VIT II International Intrs Val Svc MFS® VIT II MA Investors Growth Stk Svc MFS® VIT Total Return Svc Protective Life Dynamic Allc Ser Gr T. Rowe Price Blue Chip Growth Port II T. Rowe Price Mid-Cap Growth Port II

Protective refers to Protective Life Insurance Company.

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Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of products issued by PLICO, its affiliate. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

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Protective is not registered as an investment advisor and is not providing investment advice by making the Allocation Portfolios or the Allocation by Investment Category options available.

Tax-free transfers among the various investment options may help you maintain your preferred level of diversification. Certain limitations apply, so please see the product prospectus for more information. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge.

Protective Aspirations variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

**Investors should carefully consider the investment objectives, risks, charges, and expenses of a variable annuity, any optional protected lifetime income benefit, and the underlying investment options before investing. This and other information is contained in the prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.**

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

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