



## Protective® Variable Annuity Investors Series

# Protective allocation options

With so many investment choices, it's easy for your clients to become overwhelmed. That's why we offer four model portfolios to help your clients simplify the asset allocation process. Each offers broad diversification by asset class and fund manager. Each turnkey solution offers varying levels of risk tolerance to align with your clients' investment objectives.

		Growth Focus	Balanced Growth	Balanced Growth & Income	Conservative Growth
Target allocation	Equity	75%	60%	50%	40%
	Fixed income	25%	40%	50%	60%
AllianceBernstein VPS Large Cap Growth B		10%	10%	5%	5%
American Funds IS® Global Growth 4		15%	10%	5%	5%
American Funds IS® Growth 4		5%	5%	5%	
American Funds IS® The Bond Fund of America				5%	5%
BlackRock Global Allocation V.I. III		5%	10%	10%	5%
Columbia VP Intermediate Bond 2		5%	10%	10%	10%
Columbia VP Strategic Income 2				5%	10%
Fidelity® VIP Balanced Service 2		15%	15%	10%	5%
Fidelity® VIP Investment Grade Bond, Service 2		5%	10%	10%	10%
Franklin Rising Dividends VIP 2		10%	5%	5%	5%
Franklin Small Cap Value VIP 2		5%			
Invesco Oppenheimer VI Mn Strt Sm Cp II		5%			
Invesco V.I. Cnsrv Bal II		10%	10%	10%	10%
Lord Abbett Series Bond-Debenture VC		10%	10%	10%	15%
PIMCO VIT Short-Term Portfolio, Advisor Class			5%	10%	10%
PIMCO VIT Total Return Advisor Class					5%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Additional information on next page.**

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Life Insurance Company.  
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# American Funds Insurance Series® pre-selected allocation options

Protective Variable Annuity Investor’s Series also offers preselected portfolio allocation options from the American Funds Insurance Series. They offer a blend of five individual funds within the American Funds Insurance Series — one of the largest families of funds for variable annuities.

	Conservative	Balanced	Appreciation
Asset Allocation Fund	10%	25%	20%
Bond	40%	25%	
Global Growth and Income Fund			20%
Global Growth Fund	15%	20%	20%
Growth-Income Fund	20%	20%	25%
Growth Fund		10%	15%
U. S. Government/AAA-Rated Securities Fund	15%		
Total	100%	100%	100%

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN. Variable annuities are issued by PLICO in all states except New York. Securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

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

Protective Investor Series is a flexible premium deferred variable and fixed annuity contract issued under policy form series VDA-P-2006. Allocation Adjustment program endorsement provided under form number VDA-P-5024. Policy form numbers, product availability and features may vary by state.

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.

**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