



Death Benefits Overview

PROTECTIVE[®] ASPIRATIONS

Variable Annuity

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

Protective refers to Protective Life Insurance Company.



Leave a legacy that lives on

With multiple enhanced death benefit options available with your Protective® Aspirations variable annuity, you have the flexibility to tailor your approach to match your unique legacy goals.

Death benefit options

Your Protective Aspirations variable annuity death benefit provides an efficient way to protect your loved ones. It can allow you to leave a legacy for your beneficiaries without the complications of extra costs and delays associated with probate.

Since your retirement goals are uniquely your own, we offer four death benefit options so you can decide which works best for your situation. Our standard death benefit is included at no extra cost.

Alternatively, you may select one of three enhanced death benefits to potentially increase the amount available to your beneficiaries:

- Return of Purchase Payments death benefit
- Maximum Annual Value death benefit
- Maximum Quarterly Value death benefit

Key differences between each option

	Availability ages	Contract value lock-in	Cost
Standard return of account value	0-85	N/A	Included
Return of purchase payments	0-85	N/A	0.20% (annualized)
Maximum Anniversary Value death benefit	0-77	Annually	0.35% (annualized)
Maximum Quarterly Value death benefit	0-77	Quarterly	0.40% (annualized)

Standard death benefit option

The standard Return of Account Value death benefit is available at no additional cost with purchase of your Protective Aspirations variable annuity. It offers a benefit equal to your contract value.

Enhanced death benefit options

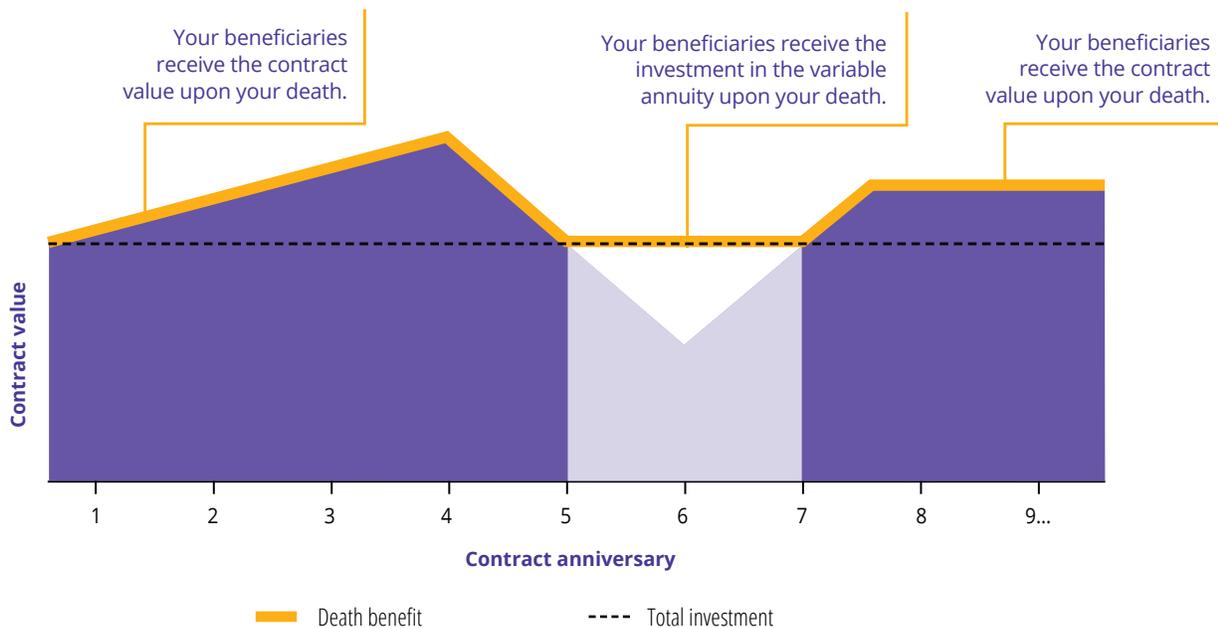
You may select from one of three enhanced death benefits in lieu of the standard Return of Account Value death benefit for an additional fee when you purchase your contract.

The monthly fee for each enhanced death benefit is based on the value of the death benefit and is assessed at the beginning of each contract month. Please note that once an enhanced death benefit is chosen, it cannot be changed for the term of the contract. Please see the prospectus for more details.

Return of Purchase Payments death benefit

With our Return of Purchase Payments death benefit, should you pass away before starting annuity income payments, your beneficiaries will receive the greater of the:

- Contract value, or
- Total investment in the variable annuity (total purchase payments), less an adjustment for each prior withdrawal. As the contract value increases, so does the death benefit amount; however, if the contract value decreases due to poor market performance, the death benefit will never fall below the investment in the variable annuity.



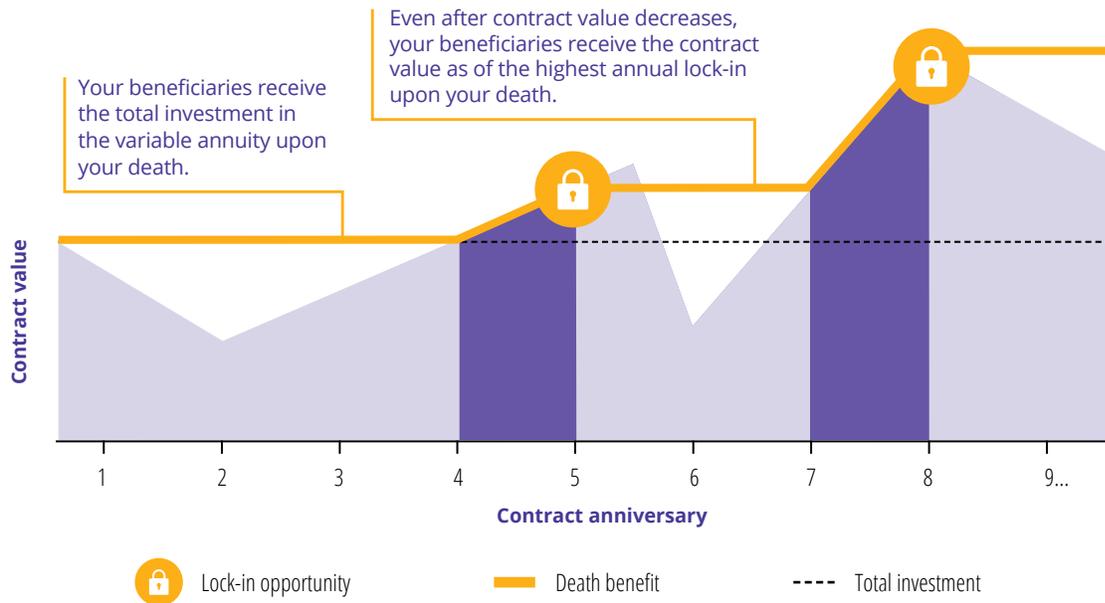
This chart is hypothetical and is intended solely to demonstrate how the Return of Purchase Payments death benefit works and assumes one single investment and no withdrawals. It is not indicative of the performance of any variable annuity investment option, does not reflect any actual account values, prior withdrawals nor any fees associated with Protective's variable annuities.

Maximum Anniversary Value death benefit

With the Maximum Anniversary Value death benefit, the death benefit increases with the contract value and can be locked in each contract anniversary. Once locked in, the amount never falls below the highest anniversary lock-in amount, even when the contract value decreases.

Your beneficiaries will receive the greatest of the:

- Contract value, or
- Total investment in the variable annuity, less an adjustment for each prior withdrawal, or
- Maximum Anniversary value attained before your 83rd birthday or date of your passing, whichever is earlier, less an adjustment for each prior withdrawal.



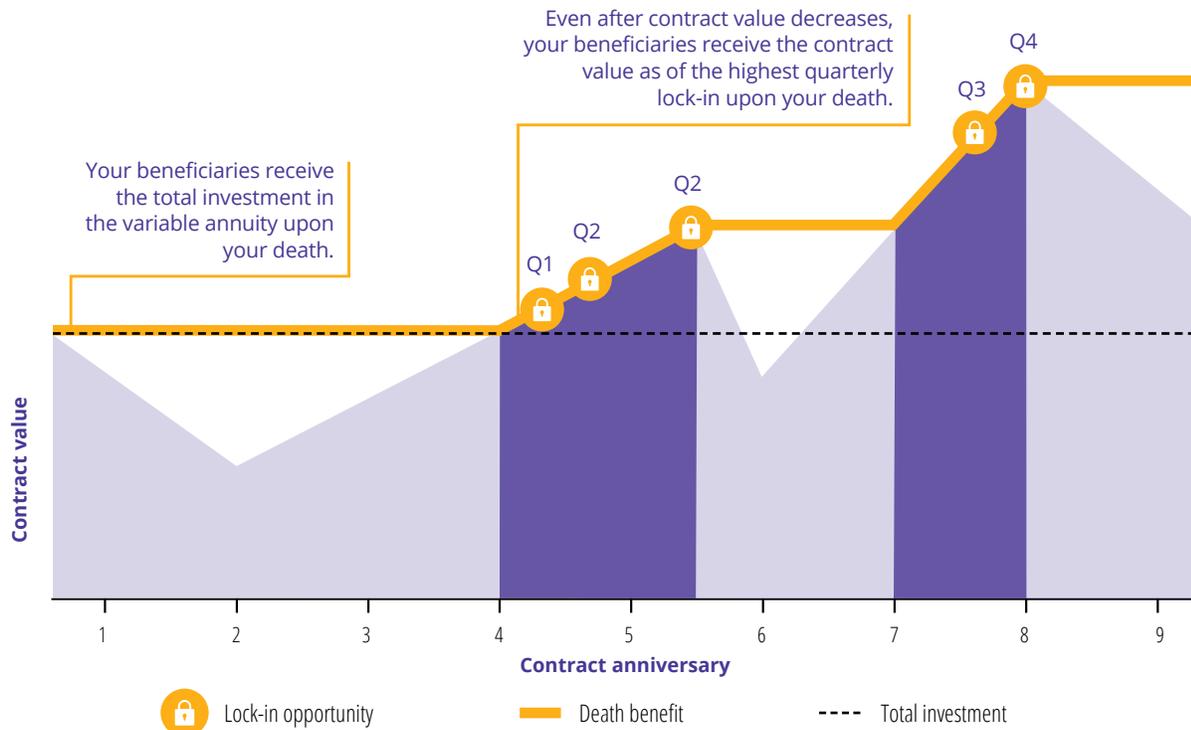
This chart is hypothetical and is intended solely to demonstrate how the Maximum Anniversary Value death benefit works and assumes one single investment and no withdrawals. It is not indicative of the performance of any variable annuity investment option, does not reflect any actual account values, prior withdrawals nor any fees associated with Protective's variable annuities.

Maximum Quarterly Value death benefit

With the Maximum Quarterly Value death benefit, the death benefit increases with the contract value and can be locked in each quarter. Once locked in, the amount never falls below the highest quarterly lock-in amount, even when the contract value decreases.

Your beneficiaries will receive the greatest of the:

- Contract value, or
- Total investment in the variable annuity, less an adjustment for each prior withdrawal, or
- Maximum quarterly value attained before your 83rd birthday or date of your passing, whichever is earlier, less an adjustment for each prior withdrawal.



This chart is hypothetical and is intended solely to demonstrate how the Maximum Quarterly Value death benefit works and assumes one single investment and no withdrawals. It is not indicative of the performance of any variable annuity investment option, does not reflect any actual account values, prior withdrawals nor any fees associated with Protective's variable annuities. Your death benefit option must be selected when you apply for your contract and it cannot be changed after your contract is issued.

Things to note about variable annuity death benefits

It's important to know that withdrawals taken from your variable annuity impact the death benefit amount. When a withdrawal is made, an adjustment is made to the death benefit in the same proportion to the amount withdrawn, including any associated surrender charges, reducing the contract value. Your death benefit option must be selected when you apply for your contract and it cannot be changed after your contract is issued.



We want to help you make the most of what's ahead by building confidence and security for your loved ones' futures. Your purchase of a variable annuity with a death benefit option helps protect your financial future and those of your beneficiaries.



Discuss these options with your financial professional to create a lasting legacy that works for you and your loved ones.



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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.

Protective does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

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. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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. Return of Premium Death Benefit offered under rider form series VDA-P-6001BB. Maximum Anniversary Value Death Benefit offered under rider form series VDA-P-6002BB. Maximum Quarterly Value Death Benefit offered under rider form series VDA-P-6034BB. Policy form numbers, product availability and product features may vary by state. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO.

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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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