

Product highlights

Protective® Investors Benefit Advisory variable annuity

Standard contract provisions

Contract type	Fee-based variable annuity
Withdrawal charges	None
Mortality, expense and administration charge	0.30%
Contract maintenance fee	\$35 — waived when either: 1) account value on anniversary is greater than or equal to \$100,000 [or] 2) purchase payments less withdrawals are greater than or equal to \$100,000
Minimum initial premium	\$5,000
Minimum additional contributions	\$100 \$50 if automatic bank draft plan is established
Death benefit options	Standard: Contract Value at no charge Optional: Return of Purchase Payments ¹ : 0.20% Maximum Anniversary Value ¹ : 0.35% Maximum Quarterly Value ¹ : 0.40% Maximum Daily Value ¹ : 0.50%
Optional protected lifetime income benefit	SecurePay Pro — 1.50% (1.60% RightTime)
Advisory fee	Up to 1.50% can automatically be deducted from the account value.* Distributions are generally not taxable and do not impact the return of account value death benefit or the SecurePay Pro income benefit. Up to 1.0% can be deducted from the account value* if the optional return of purchase payments death benefit, the SecurePay Pro optional protected lifetime income benefit, or both are selected.

*Where available. Please contact your investment advisor to discuss your advisory fee billing options.

Investment options

Number available	More than 140
Portfolio operating expenses^{2,3}	Expense ratio range from 0.08% to 2.86% (Gross) and 0.08% to 2.68% (Net) of assets; average fund expense of 0.92% (Gross); 0.84% (Net)
Diversification	Multiple asset categories and more than 15 fund managers

Additional information on next page.

Protective refers to Protective Life Insurance Company.

Investment options when using a Protected Lifetime Income Benefit

Allocation by investment category (AIC) Guidelines	Category 1: 21 investment options available min 40%; max 100% Category 2: 35 investment options available min 0%; max 60% Category 3: 49 investment options available min 0%; max 25%
Protective Allocation Portfolios^{2,3}	Protective Conservative Growth Portfolio (0.85%) Protective Balanced Growth and Income Portfolio (0.86%) Protective Balanced Growth Portfolio (0.89%)
American Funds® IS Allocation Portfolios	AFIS Conservative (0.78%) AFIS Balanced (0.80%) AFIS Appreciation (0.85%)
Permissible single investment options^{2,3}	Protective Dynamic Allocation Series Moderate Portfolio (0.90%) Protective Dynamic Allocation Series Conservative Portfolio (0.90%)

Investment options, allocation requirements and model portfolios are subject to change at any time. For the most recent and complete information, please consult the prospectus.

¹The 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. Review the prospectus for more details.

²Net expense ratios are expense ratios after the application of any waivers or reimbursement and are the actual ratios that investors paid during the fund's most recent fiscal year. Please note that net expense ratios take into consideration a voluntary or contractual waiver that may expire and are subject to change.

³As of May 1, 2025.

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

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Protective does not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client. Please consult with your investment advisor, attorney or tax advisor as needed.

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. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

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 Investors Benefit Advisory variable annuity is a flexible premium deferred variable and fixed annuity contracts issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Pro benefits provided under rider form number VDA-P-6057. 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, advisory fees 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 calling PLICO 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