

Protective[®] Variable Annuity II B Series

Death Benefit Overview



Not a Deposit | Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee | Not FDIC/NCUA Insured | May Lose Value


Protective[®]



Being able to leave a legacy for loved ones — this can be an important consideration for any retirement plan.

A variable annuity not only can offer retirement income and savings — it can also allow you to leave a legacy to your loved ones without the complications of extra costs and delays associated with probate.

You deserve to relish your days in retirement, knowing that you are protecting a lasting legacy.

Protective Life offers you a choice of death benefits when you purchase a variable annuity:

- A standard “Return of Purchase Payments” death benefit (included in the contract at no extra charge)
- One of two enhanced optional benefits to capture market gains and potentially increase the amount available to your beneficiaries either:
 - Annually or
 - Quarterly

Each death benefit option is payable to the maximum of the contract value plus \$1 million.

DEATH BENEFIT OPTIONS			
	MONTHLY COST	AVAILABILITY AGES	CONTRACT VALUE LOCK IN
STANDARD Return of Purchase Payments	Included	0 – 85	N/A
ENHANCED Maximum Anniversary Value	0.20% (annualized)	0 – 75	Annually
ENHANCED Maximum Quarterly Value	0.25% (annualized)	0 – 75	Quarterly

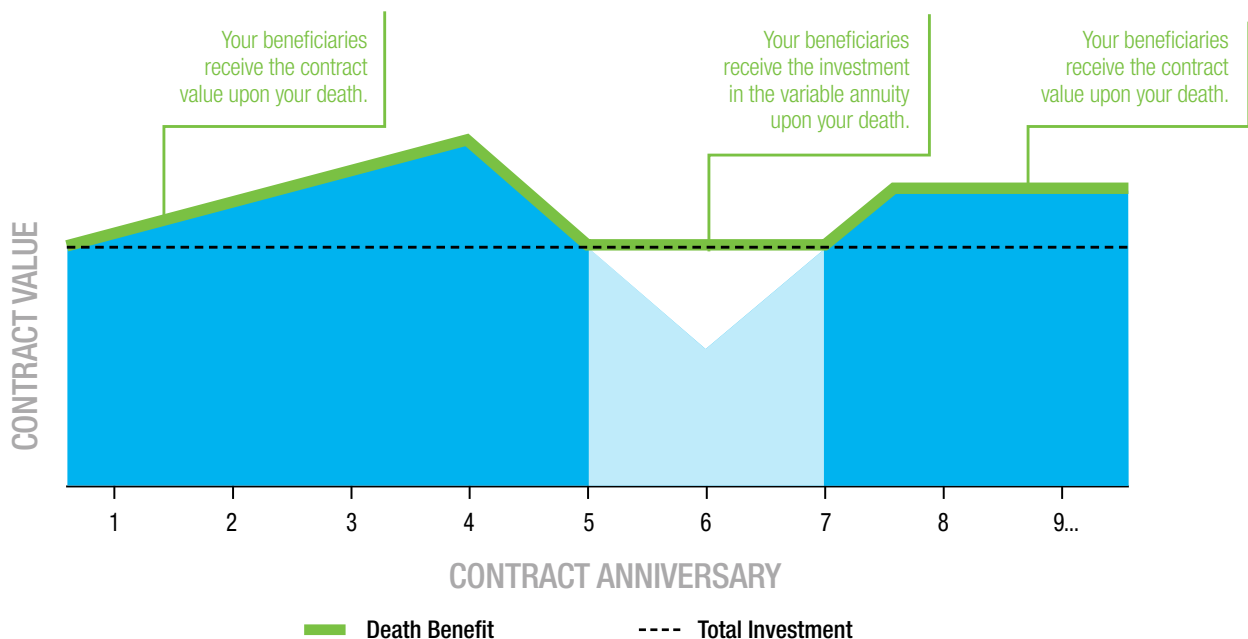
Standard Death Benefit

The Return of Purchase Payments death benefit is available at no additional cost. Should you pass away before starting your 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.

RETURN OF PURCHASE PAYMENTS DEATH BENEFIT



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 Life's variable annuities.

Enhanced Death Benefits

You may select one of two enhanced death benefits in lieu of the Return of Purchase Payments death benefit for an additional fee if you are 75 or younger. Each option allows you to lock in the maximum value attained at certain times during a contract year, potentially providing your beneficiaries with a larger amount as your contract value increases over time.

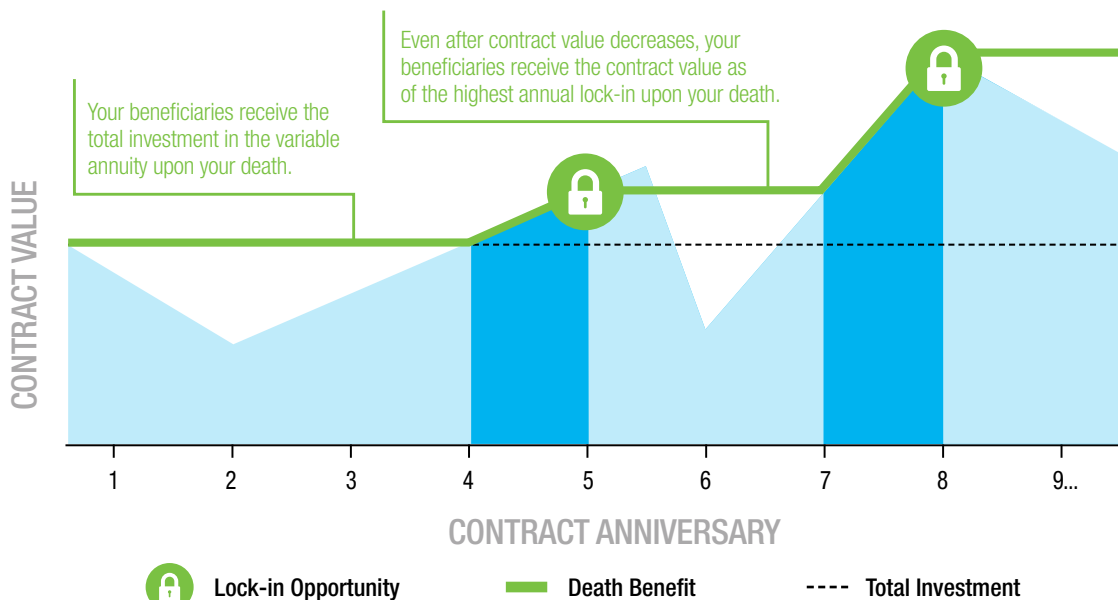
With an enhanced death benefit, your beneficiaries will receive the greatest of the:

- Contract value or
- Total investment in the variable annuity (total purchase payments), less an adjustment for each prior withdrawal or
- Maximum quarterly or annual value (depending on chosen option) attained before your 80th birthday or date of your passing, whichever is earlier, less an adjustment for each prior withdrawal

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. Enhanced death benefits may not be available on contracts with certain protected lifetime income benefits. Please see the prospectus for more details.

MAXIMUM ANNIVERSARY VALUE DEATH BENEFIT

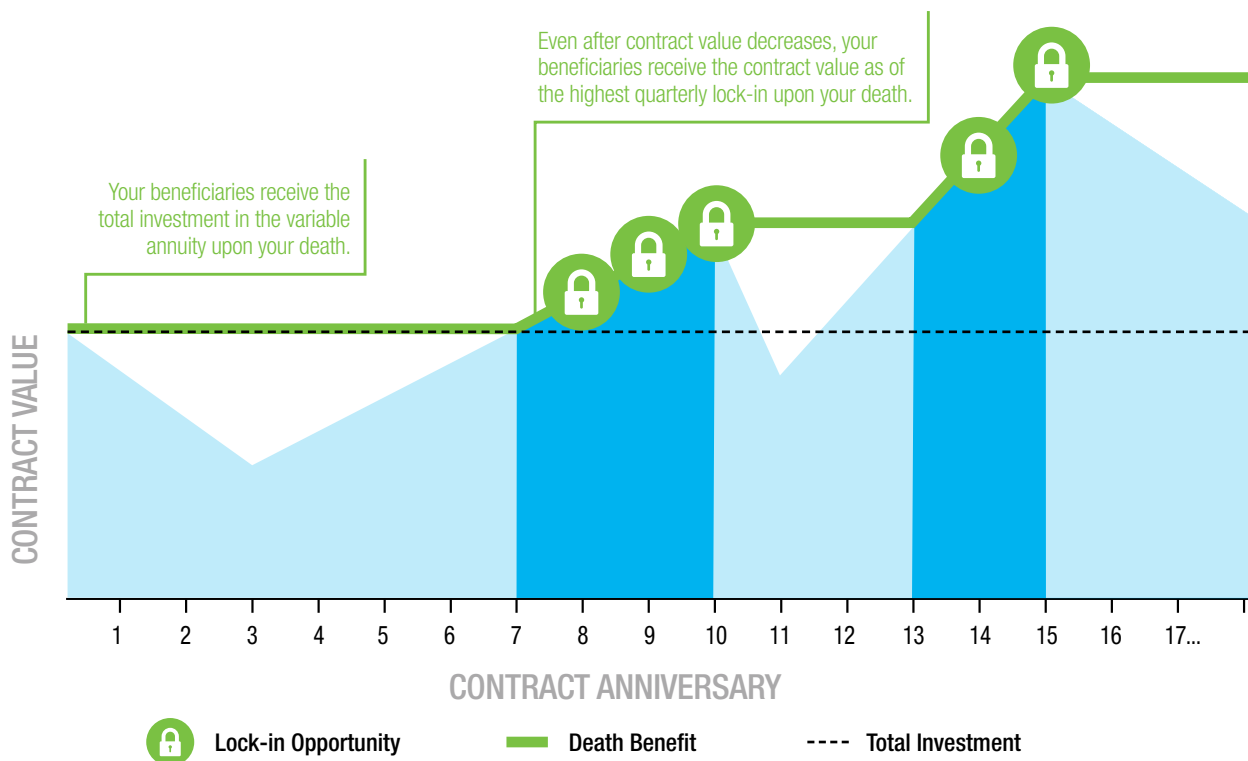
With the Maximum Anniversary Value Death Benefit option, the death benefit increases with the contract value and can be locked in each contract anniversary. Once locked in, the amount never falls below the highest anniversary lock-in amount, even when contract value decreases. The fee for this option is 0.20% (on an annualized basis) of the death benefit.



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 Life's variable annuities.

MAXIMUM QUARTERLY VALUE DEATH BENEFIT

With the Maximum Quarterly Value Death Benefit option, 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 contract value decreases. The fee for this option is 0.25% (on an annualized basis) of the death benefit.



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 Life's variable annuities.

What You Should Know About Variable Annuity Death Benefits

It is important to note that withdrawals taken from your variable annuity impact the death benefit amount. When a withdrawal is made, an adjustment is made in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value.

Your choice to purchase a variable annuity demonstrates your commitment to planning for your personal financial future. Selecting a death benefit option, regardless of which one, extends that commitment to also planning for the needs of your loved ones. The steps you are taking to protect your tomorrow will better enable you to embrace the joys of retirement and focus on those things that enrich your life most.

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 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® is a registered trademark of Protective Life Insurance Company.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Variable annuities are issued by PLICO in all states except New York and in New York by PLAIC; securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. PLICO is located in Nashville, TN. PLAIC and IDI are located in Birmingham, AL. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Policy form numbers, product availability and product features may vary by state.

Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC).

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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