

Understanding your investment expenses

We've made it easy for you to review the established, cost-efficient funds available with **Protective® Investors Benefit Advisory VUL**. With an average net expense of only 0.41%, these investment options help make our VUL a practical option to reach your growth and protection goals.

Review this full list of investment options and carefully consider each one's objective to ensure your risk exposure meets your individual needs.

Funds by net total operating expense

Fund Name	Expense Ratio
Schwab® S&P 500 Index Portfolio	0.03
DFA VIT Inflation-Protected Secs Instl	0.11
DFA VA Short-Term Fixed Portfolio	0.12
Vanguard VIF Conservative Allocation	0.13
Vanguard VIF Equity Index	0.14
Vanguard VIF Total Bond Mkt Idx	0.14
Vanguard VIF Mid-Cap Index	0.17
Vanguard VIF Balanced	0.20
DFA VA US Large Value	0.21
Vanguard VIF Real Estate Index	0.26
DFA VA International Value Portfolio	0.28
American Funds® IS Growth-Income 1	0.29
DFA VA US Targeted Value	0.29
American Funds® IS Asset Allocation 1	0.30
TOPS® Aggressive Growth ETF 1	0.30
TOPS® Growth ETF 1	0.30
TOPS® Moderate Growth ETF 1	0.30
Vanguard VIF Equity Income	0.30
TOPS® Conservative ETF 1	0.33
Vanguard VIF Capital Growth	0.34
DFA VA Global Moderate Allocation Instl	0.35
Vanguard VIF International	0.38
Fidelity® VIP Investment Grade Bd Init	0.39

Fund Name	Expense Ratio
DFA VA International Small Portfolio	0.40
Vanguard VIF Growth	0.41
American Funds® IS Global Growth 1	0.42
Goldman Sachs VIT Core Fixed Income Inst	0.42
Fidelity® VIP Balanced Initial	0.46
PIMCO VIT Total Return Instl	0.50
PIMCO VIT Real Return Instl	0.52
Invesco VI US Government Mny Ptf I	0.52
American Funds® IS New World 1	0.52
Fidelity® VIP Mid Cap Initial	0.61
Fidelity® VIP Growth Opportunities Init	0.63
Putnam VT Sustainable Leaders IA	0.64
Invesco V.I. S&P 500 Buffer December Fund - Series I	0.70
Invesco V.I. S&P 500 Buffer March Fund - Series I	0.70
Invesco V.I. S&P 500 Buffer June Fund - Series I	0.70
Invesco V.I. S&P 500 Buffer September Fund - Series I	0.70
Janus Henderson VIT Glb Tech&Innvt Instl	0.73
BlackRock Global Allocation V.I. I	0.75
Invesco VI Global I	0.78
ClearBridge Variable Small Cap Growth I	0.80
ClearBridge Variable Mid Cap I	0.82
Goldman Sachs VIT Mid Cap Value Instl	0.84
Lord Abbett Series Bond-Debenture VC	0.89



Connect with your financial professional for more information about Protective Investors Benefit Advisory VUL and to develop an investment strategy based on your financial goals.

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