Protective

Protective® Strategic Objectives II VUL

Investing with Protective Strategic Objectives II VUL

Your investment choices made simple

With so many investment choices, it's easy to feel overwhelmed. So Protective offers five model portfolios to simplify the asset allocation process. Each model includes broad diversification by asset class and fund manager, while offering a turnkey solution that adheres to your level of risk tolerance.

Take a look at the model portfolios.

		Conservative growth	Moderate growth	Growth & income	Buffered growth & income	Aggressive growth
Target allocation	Equity	50%	65%	75%	85%	90%
	Fixed income	50%	35%	25%	15%	10%
Fidelity® VIP Index 500 Portfolio Initial		15%	15%	15%		15%
Vanguard VIF Capital Growth Portfolio		5%	10%	10%	15%	15%
American Funds IS® Growth 1			5%	5%	5%	5%
Lord Abbett Series Fund Dividend Growth Portfolio				5%		10%
Invesco® VI S&P 500 Buffer Jun I					5%	
Invesco® VI S&P 500 Buffer Sep I					5%	
Invesco® VI S&P 500 Buffer Mar I					5%	
Invesco® VI S&P 500 Buffer Dec I					5%	
American Funds IS® Global Growth Fund 1		10%	10%	10%	10%	10%
Goldman Sachs VIT Mid Cap Value Instl		5%	5%	5%	5%	5%
DFA VA International Small Portfolio				5%	5%	5%
ClearBridge Variable Small Cap Growth 1		5%	5%	5%	5%	10%
TOPS® Conservative ETF Portfolio Class 1		5%				
TOPS® Moderate Growth ETF Portfolio Class 1			5%			
TOPS® Growth ETF Portfolio 1				5%	5%	
TOPS® Aggressive Growth ETF Portfolio 1						5%
American Funds IS® New World Fund 1		5%	10%	10%	10%	10%
Vanguard VIF Short Term Investment Grade Portfolio		15%	10%	10%	10%	5%
Goldman Sachs VIT Core Fixed Income Instl		5%	5%	5%		
DFA VIT Inflation-Protected Securities Portfolio Instl		5%	5%			
PIMCO International Bond (USD-Hdg) Institutional		15%	10%	5%	5%	
Invesco V.I. U.S. Government Money Portfolio-Series I		5%				
Lord Abbett Series Bond-Debenture Portfolio		5%	5%	5%		5%
Putnam VT Sustainable Leaders IA					5%	
Total		**100%**	**100%**	**100%**	**100%**	**100%**

Protective refers to Protective Life Insurance Company.

Contact your financial professional for help developing an allocation strategy that meets your unique retirement goals.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable universal life insurance policies issued by Protective Life Insurance Company (PLICO) located in Nashville, TN. Securities offered by Investment Distributors, Inc. (IDI) located in Birmingham, AL. IDI is the principal underwriter for registered insurance products issued by PLICO, its affiliate. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective is not registered as an investment advisor and is not providing investment advice by making the model portfolios available.

Protective Strategic Objectives II variable universal life insurance is issued under policy form number ICC19-v15 / VUL-15 9-19 and state variations thereof. Product features and availability may vary by state.

Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Strategic Objectives II VUL and the underlying investment options before investing. This and other information is contained in the prospectuses for Protective Strategic Objectives II VUL and its investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

Invesco Buffered Funds seek, over a specified annual outcome period, to provide investors with returns that match those of the S&P 500® (the "Underlying Index") up to an upside cap (the "Cap"), while providing a buffer against the first 10% of Underlying Index losses. The value of the Fund's shares will be impacted by the price volatility of both the Underlying Index and options contracts on the Underlying Index. The Fund's return may not match the return of the Underlying Index and may experience tracking error. Buffers (the first 10% of Underlying Index losses over the Outcome Period – a designated period of one year) are designed to limit downside losses for shares purchased at the beginning and held until the end of the Outcome Period; there's no guarantee that the Buffer will effectively protect against all losses. If the Underlying Index experiences losses of more than 10% over the relevant Outcome Period, investors will bear all such losses on a one-to-one basis. If shares are purchased after the beginning of or redeemed before the end of the Outcome Period, there may be no effect of the Buffer and the result may be a loss of investment. If the Underlying Index experiences returns over the Outcome Period more than the Cap, the Fund will not participate in the returns beyond the Cap. Shares purchased after the beginning of the Outcome Period or if the Fund's net asset value has already achieved returns at or near the Cap, may not experience any return on investment, but remains vulnerable to loss. In this situation, you should not invest in the Fund.

At the end of the trading day immediately before the first day of each Outcome Period, a new Cap is established, based on the market conditions and current prices for options contracts on the Underlying Index. Cap levels may rise or fall for subsequent Outcome Periods and are unlikely to remain the same. If Caps for future Outcome Periods were to decrease, there would be less opportunity to participate in any future positive returns of the Underlying Index. If shares are purchased after the start of the Outcome Period or redeemed before the end of the Outcome Period, investment returns may vary significantly. The Fund does not utilize an investing strategy that seeks the returns of the Underlying Index in all cases. Caps and the Buffers are designed to provide investors with an investment return that differs from the return of the Index over an Outcome Period if the index performance (less Fund fees and expenses) exceeds the Cap or is negative. Investor who redeems shares before the conclusion of an Outcome Period are unlikely to realize returns that correspond to the performance of the Index since the start of the Outcome Period.

Existing investors are legally permitted to redeem shares they already hold throughout the Outcome Period on any trading day. Such redemptions may increase the transaction costs of the Fund and cause its operating expenses to be allocated over a smaller asset base, leading to an increase in its expense ratio. Investors redeeming large amounts of shares rapidly or unexpectedly, may cause the Fund to have to sell portfolio securities at times when it would not otherwise do so, which could negatively impact the Fund's net asset value, liquidity and its ability to achieve its strategy.

The Fund is subject to certain other risks. Please see the Fund's prospectus for more information regarding the risks associated with an investment in the Fund, which can be found at www.protective.com/eprospectus.

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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