



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 four 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 | Aggressive growth |
|--|--------------|---------------------|-----------------|-----------------|-------------------|
| Target allocation  | Equity       | 50%                 | 65%             | 75%             | 90%               |
|  | Fixed income | 50%                 | 35%             | 25%             | 10%               |
| Fidelity® VIP Index 500 Portfolio Initial                      |              | 15%                 | 15%             | 15%             | 15%               |
| Vanguard VIF Capital Growth Portfolio                          |              | 5%                  | 10%             | 10%             | 15%               |
| American Funds IS® Growth 1                                    |              |                     | 5%              | 5%              | 5%                |
| Lord Abbett Series Fund Dividend Growth Portfolio              |              |                     |                 | 5%              | 10%               |
| American Funds IS® Global Growth Fund 1                        |              | 10%                 | 10%             | 10%             | 10%               |
| Goldman Sachs VIT Mid Cap Value Instl                          |              | 5%                  | 5%              | 5%              | 5%                |
| Dimensional VA International Small Portfolio                   |              |                     |                 | 5%              | 5%                |
| ClearBridge Variable Small Cap Growth 1                        |              | 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%              |                   |
| TOPS® Aggressive Growth ETF Portfolio 1                        |              |                     |                 |                 | 5%                |
| American Funds IS® New World Fund 1                            |              | 5%                  | 10%             | 10%             | 10%               |
| Vanguard VIF Short Term Investment Grade Portfolio             |              | 15%                 | 10%             | 10%             | 5%                |
| Fidelity® VIP Investment Grade Bond Portfolio Initial          |              | 5%                  | 5%              | 5%              |                   |
| Goldman Sachs VIT Core Fixed Income Instl                      |              | 5%                  | 5%              | 5%              |                   |
| Dimensional VIT Inflation-Protected Securities Portfolio Instl |              | 5%                  | 5%              |                 |                   |
| Invesco V.I. U.S. Government Money Portfolio-Series I          |              | 5%                  |                 |                 |                   |
| Lord Abbett Series Bond-Debenture Portfolio                    |              | 15%                 | 10%             | 5%              | 5%                |
| <b>Total</b>   |              | <b>100%</b>         | <b>100%</b>     | <b>100%</b>     | <b>100%</b>       |



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

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE. Variable universal life insurance policies issued by PLICO. 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 a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

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.**

PLC.4874817 (02.25)

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