



Protective® Investors Benefit Advisory VUL

Your choice made simple

With so many investment choices, it's easy to become overwhelmed. That's why we offer four model portfolios to simplify the asset allocation process. Each one includes broad diversification by asset class and fund manager and offers a turnkey solution for investors whose tolerance for risk varies.

Take a look at the model portfolios below.

Target allocation		Conservative Growth	Moderate Growth	Growth & Income	Aggressive Growth
		Equity	50%	65%	75%
	Bond	50%	35%	25%	10%
American Funds IS® Global Growth 1		5%	5%	10%	10%
American Funds IS® New World Fund 1		5%	10%	10%	10%
BlackRock Global Allocation V.I. I				10%	10%
ClearBridge Variable Mid Cap I		5%	5%	5%	
ClearBridge Variable Small Cap Growth I				5%	15%
DFA VA Global Moderate Allocation Portfolio Institutional Class		5%	10%		
DFA VIT Inflation-Protected Securities Portfolio Instl		15%	10%	10%	5%
Fidelity® VIP Investment Grade Bond Portfolio Initial		10%	10%	10%	5%
Goldman Sachs VIT Core Fixed Income Inst		10%			
Invesco VI Global I		5%	5%	5%	5%
Janus Henderson VIT Glb Tech&Innvt Instl					5%
Lord Abbett Series Bond-Debenture VC		5%	5%	5%	
PIMCO VIT Total Return Instl		10%	10%		
Putnam VT Sustainable Leaders IA					5%
Schwab S&P 500 Index Portfolio		15%	15%	15%	15%
Vanguard VIF Capital Growth Portfolio		5%	5%	10%	10%
Vanguard VIF Conservative Allocation Portfolio		5%	10%		
Vanguard VIF Mid-Cap Index Portfolio				5%	5%
Total		100%	100%	100%	100%

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Investors should carefully consider the investment objectives, risks, charges and expenses of Protective Investors Benefit Advisory variable universal life insurance and its underlying investment options before investing. This and other information is contained in the prospectuses for Protective Investors Benefit Advisory variable universal life insurance 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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