



# Turnkey allocation options

## Protective® Variable Annuity II B Series\* with the SecurePay 5<sup>SM</sup> Optional Lifetime Income Benefit

\*In New York, the product offered is Protective Variable Annuity NY II B Series. All product features are the same unless otherwise noted.

For a simplified approach, the SecurePay 5 benefit has a choice of preselected allocation portfolios. The **Protective Allocation Portfolios** and the **American Funds Insurance Series® Allocation Portfolios** offer a distinct approach and range of equity and fixed income allocation targets. This gives more risk-averse clients the ability to customize a strategy to help meet their goals.

### Protective Allocation Portfolios

		Balanced Growth	Balanced Growth & Income	Conservative Balanced
Target allocation	Equity	60%	50%	40%
	Fixed income	40%	50%	60%
AB VPS Large Cap Growth B		10%	5%	5%
American Funds® IS - Global Growth 4		10%	5%	5%
American Funds® IS - Growth 4		5%	5%	
American Funds® IS - The Bond Fd of Amer 4			5%	5%
BlackRock Global Allocation V.I. III		10%	10%	20%
Columbia VP Intermediate Bond 2		10%	10%	10%
Columbia VP Strategic Income 2			5%	10%
Fidelity® VIP Balanced Service 2		20%	10%	5%
Fidelity® VIP Investment Grade Bd Svc 2		10%	10%	10%
Franklin Rising Dividends VIP 2		20%	25%	20%
Lord Abnett Series Bond-Debenture VC		5%	5%	
PIMCO VIT Short-Term Adv			5%	5%
PIMCO VIT Total Return Adv				5%
Total		100%	100%	100%

### Additional information on next page.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.  
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## American Funds Insurance Series® Allocation Portfolios

		Conservative
Target allocation	Equity	40%
	Fixed income	60%
American Funds® IS Asset Allocation (4)		10%
American Funds® IS The Bond Fund of America (4)		40%
American Funds® IS Global Growth Fund (4)		15%
American Funds® IS Growth-Income Fund (4)		20%
American Funds® IS US Government Securities Fund (4)		15%
Total		100%

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

These portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are hypothetical asset allocations designed for individuals with different time horizons and risk profiles. Allocations may not achieve investment objectives. Please talk to your financial professional for information on other investment alternatives that may be available to you. In making investment decisions, investors should consider their other assets, income and investments. Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. The return of principal for bond portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments are subject to the same interest rate, inflation and credits risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. Fund shares of U.S. Government/AAA-Rated Securities Fund are not guaranteed by the U.S. government.

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

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 reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. 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.

Protective Variable Annuity II B Series is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay 5 benefits issued under rider form number VDA-P-6035. Policy form numbers, product availability and product features may vary by state.

Protective Variable Annuity NY II B Series is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form series VDA-A-2006. SecurePay 5 benefits issued under rider form number VDA-A-6035.

**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 or PLAIC at 800-456-6330.**

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Not Insured By Any Federal Government Agency		May Lose Value

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