



Protective® Investors Benefit Advisory Variable Annuity

Protective Allocation Portfolios

In New York, the product offered is Protective® Investors Benefit Advisory NY variable annuity.

With so many investment choices, it's easy for your clients to become overwhelmed. That's why the Protective® Investors Benefit Advisory variable annuity offers allocation portfolios to help you simplify the asset allocation process. Each offers broad diversification by asset class and fund manager. They are turnkey solutions for investors that offer various levels of risk tolerance.

		Balanced Growth	Balanced Growth & Income	Conservative Growth
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%	5%
American Funds IS® The Bond Fd of Amer 4		-	5%	5%
BlackRock Global Allocation V.I. III		5%	15%	5%
Columbia VP Intermediate Bond 2		10%	-	10%
Columbia VP Strategic Income 2		-	5%	-
Fidelity® VIP Balanced Service 2		15%	10%	5%
Fidelity® VIP Investment Grade Bd Svc 2		5%	10%	10%
Franklin Rising Dividends VIP 2		5%	5%	5%
Franklin Small Cap Value VIP 2		5%	5%	5%
Invesco V.I. Main Street Small Cap II		15%	10%	10%
Lord Abbett Series Bond-Debenture VC		10%	5%	10%
PIMCO VIT Short-Term Adv		5%	15%	15%
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 Life Insurance Company.
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American Funds Insurance Series® Allocation Portfolios

If your client elects the SecurePay ProSM benefit on their Protective Investors Benefit Advisory variable annuity, they get access to allocation portfolios featuring the American Funds Insurance Series. Each option blends investment selections from American Funds that can help you meet your clients' retirement goals.

Target allocation		Conservative	
		Equity	Fixed income
			40%
			60%
Bond			40%
Asset Allocation Fund			10%
Global Growth and Income Fund			20%
Growth-Income Fund			
Global Growth Fund			15%
Growth Fund			
U. S. Government/AAA-Rated Securities Fund			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, it's 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.

Protective Investors Benefit Advisory variable annuity 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 Pro benefits provided by PLICO under rider form VDA-P-6057. Policy form numbers, product availability and product features may vary by state.

Protective Investors Benefit Advisory NY variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form series VDA-A-2006-500. SecurePay Pro benefits provided by PLAIC under rider form VDA-A-6057.

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.

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 prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.

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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