Protective®

Turnkey allocation options

Protective® Aspirations Variable Annuity

For a simplified approach, the Protective Aspirations variable annuity has a choice of portfolio allocation options. Both 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.

Protective Allocation Portfolios

		Growth Focus	Moderate Growth	Balanced Growth	Balanced Growth & Income	Balanced Income	Moderate Income	Income Focus
		● ●	● ●	● ● ●	● ● ●	● ● ●	● ● ●	● ● ●
Target allocation	Equity	80%	70%	60%	50%	40%	30%	20%
	Fixed income	20%	30%	40%	50%	60%	70%	80%
AB VPS Large Cap Growth B		10%	5%	5%	5%	5%	5%	5%
American Funds IS® Global Growth 4 (2)		15%	5%	10%	10%	5%	5%	
American Funds IS® Growth 4 (2)		5%	5%	5%	5%	5%		
American Funds IS® The Bond Fd of Amer 4 (2)						5%	5%	5%
BlackRock Global Allocation V.I. III			5%	5%	5%	5%	5%	
Columbia VP Strategic Income 2			5%	5%	10%	15%	20%	20%
Fidelity® VIP Balanced Service 2		10%	5%	5%	5%	5%	5%	
Fidelity® VIP Investment Grade Bd Svc 2			5%	5%	10%	10%	10%	10%
Franklin Income VIP 2		5%	5%	5%	5%	5%	5%	10%
Franklin Rising Dividends VIP 2		10%	10%	10%	10%	10%	10%	10%
Franklin Small Cap Value VIP 2		5%	5%					
Invesco V.I. Main Street Small Cap II		5%	5%					
Janus Henderson VIT Balanced Svc		5%	5%	15%	15%	5%		
Janus Henderson VIT Forty Svc		5%	5%	5%				
Janus Henderson VIT Glb Tech&Innvt Svc		5%	5%	5%				
Janus Henderson VIT Overseas Svc		5%	5%					
Lord Abbett Series Bond-Debenture VC		10%	10%	10%	10%	10%	15%	15%
PIMCO VIT Short-Term Adv				5%	5%	10%	10%	15%
PIMCO VIT Total Return Adv							5%	10%
T. Rowe Price Blue Chip Growth Port II		5%	5%					
T. Rowe Price Health Sciences Port II			5%	5%	5%	5%		
Total		100%	100%	100%	100%	100%	100%	100%

● Available with SecurePay Protector benefit during ACCUMULATION PHASE

● Available with SecurePay Protector benefit during INCOME PHASE

● Available with SecurePay Investor benefit

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American Funds Insurance Series® Allocation Portfolios

		Equity Focus	Global Growth	Growth	Global Growth & Income	Growth & Income	Global Balanced Growth & Income	Balanced Growth & Income	Conservative
		●	● ●	● ●	● ● ●	● ● ●	● ● ●	● ● ●	● ● ●
Target allocation	Equity	90%	80%	80%	60%	60%	50%	50%	40%
	Fixed income	10%	20%	20%	40%	40%	50%	50%	60%
American Funds® IS Asset Allocation Fund (4)		20%			25%	25%	25%	25%	10%
American Funds® IS Capital World Growth & Income Fund (4)		20%	15%		20%		20%		
American Funds® IS Global Growth Fund (4)		20%	25%	20%	25%		15%		15%
American Funds® IS Growth Fund (4)		15%		25%		25%		15%	
American Funds® IS Growth-Income Fund (4)		25%	20%	25%		20%		20%	20%
American Funds® IS International Fund (4)			20%						
American Funds® IS The Bond Fund of America Fund (4)			20%	20%	25%	25%	25%	25%	40%
American Funds® IS US Government Securities Fund (4)					5%	5%	15%	15%	15%
American Funds® IS Washington Mutual Investors Fund (4)				10%					
Total		100%	100%	100%	100%	100%	100%	100%	100%

- Available with SecurePay Protector benefit during ACCUMULATION PHASE
- Available with SecurePay Protector benefit during INCOME PHASE
- Available with SecurePay Investor benefit

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

Protective Aspirations 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 Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

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 changes 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 Insured By Any Federal Government Agency		May Lose Value

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