



Protective® Variable Annuity II B Series

# Protective model portfolio allocation options

Helping your clients weigh their investment choices and select options is a crucial step when supporting their financial goals. That's why Protective offers four model portfolios to help your clients simplify the asset allocation process. Each offers broad diversification by asset class and fund manager.

		Growth Focus*	Balanced Growth	Balanced Growth & Income	Conservative Growth
Target allocation	Equity	75%	60%	50%	40%
	Fixed income	25%	40%	50%	60%
AllianceBernstein VPS Large Cap Growth B		10%	10%	5%	5%
American Funds IS Global Growth 4		15%	10%	5%	5%
American Funds IS Growth 4		5%	5%	5%	
American Funds IS The Bond Fund of America				5%	5%
BlackRock Global Allocation V.I. III		5%	10%	10%	5%
Columbia VP Intermediate Bond 2		5%	10%	10%	10%
Columbia VP Strategic Income 2				5%	10%
Fidelity® VIP Balanced Service 2		15%	15%	10%	5%
Fidelity® VIP Investment Grade Bd Svc 2		5%	10%	10%	10%
Franklin Rising Dividends VIP 2		10%	5%	5%	5%
Franklin Small Cap Value VIP 2		5%			
Invesco V.I. Cnsrv Bal II		10%	10%	10%	10%
Invesco V.I. Mn Strt Sm Cp II		5%			
Lord Abbett Series Bond-Debenture VC		10%	10%	10%	15%
PIMCO VIT Short-Term Adv			5%	10%	10%
PIMCO VIT Total Return Adv					5%
Total		100%	100%	100%	100%

\*Not available for allocations on contracts with an optional protected lifetime income benefit.

**Additional information on next page.**

Protective refers to Protective Life Insurance Company.

For Financial Professional Use Only. Not for Use With Consumers.

# American Funds Insurance Series® pre-selected allocation options

Protective Variable Annuity II B Series also offers preselected portfolio allocation options from the American Funds Insurance Series. They offer a blend of five individual funds within the American Funds Insurance Series — one of the largest families of funds for variable annuities.

	Appreciation*	Balanced*	Conservative
Asset Allocation Fund	20%	25%	10%
Bond		25%	40%
Global Growth and Income Fund	20%		
Global Growth Fund	20%	20%	15%
Growth-Income Fund	25%	20%	20%
Growth Fund	15%	10%	
U.S. Government/AAA-Rated Securities Fund			15%

\*Not available on contracts with an optional protected lifetime income benefit.

Protective refers to Protective Life Insurance Company (PLICO) located in Nashville, TN. Variable annuities are issued by PLICO in all states except New York. Securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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.

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.

Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC). SecurePay 5 benefits provided under rider form number VDA-P-6035 (PLICO) and VDA-A-6035 (PLAIC). Policy form numbers, product availability and features may vary by state.

**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.**

CABD.5129719 (09.23)

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