



Protective® Investors Benefit Advisory Variable Annuity

In New York, the product offered is Protective® Investors Benefit Advisory NY Variable Annuity

Allocation by Investment Category (AIC)

If your client elects the SecurePay Pro benefit, there are guidelines regarding how their investment can be allocated among the available options. You can help them build a diversified portfolio to meet their specific needs by participating in our AIC program. Each option has been assigned to a category based on risk. Your client may allocate to any option in the following categories, provided you follow the minimum and maximum requirements as indicated in the chart.

Allocation guidelines		
Category	Minimum allocation	Maximum allocation
1 – Conservative	40%	100%
2 – Moderate	0%	60%
3 – Aggressive	0%	25%

The available investment options have been categorized for you:

Conservative	Moderate	Aggressive
American Funds® IS - Capital World Bond Fund (4) American Funds® IS - The Bond Fund of America Fund (4) American Funds® IS - US Government Securities Fund (4) Columbia VP Intermediate Bond 2 Columbia VP Limited Duration Credit 2 DFAVA Global Bond Portfolio DFAVA Short-Term Fixed Portfolio Fidelity® VIP FundsManager® 20% Portfolio Service 2 Fidelity® VIP Investment Grade Bond Portfolio Service 2 Goldman Sachs VIT Core Fixed Income Svc Invesco V.I. Government Securities Fund - Series II Invesco V.I. U.S. Government Money Portfolio - Series I Lord Abbett Series Fund Short Duration Income Portfolio PIMCO VIT Low Duration Adv PIMCO VIT Short-Term Adv PIMCO VIT Total Return Adv Protective Life Dynamic Allc Ser Cnsv Vanguard VIF Money Market Portfolio Vanguard VIF Short-Term Investment-Grade Portfolio Vanguard VIF Total Bond Market Index Portfolio Western Asset Core Plus VIT II	American Funds® IS - Asset Allocation Fund (4) American Funds® IS - Capital Income Builder® (4) American Funds® IS - Global Balanced Fund (4) BlackRock 60/40 Trgt Allc ETFV.I. III BlackRock Global Allocation V.I. III Columbia VP Balanced 2 Columbia VP Strategic Income 2 DFAVA Global Moderate Allocation Portfolio Institutional Class Fidelity® VIP Asset Manager Portfolio Service 2 Fidelity® VIP Balanced Portfolio Service 2 Fidelity® VIP Target Volatility Portfolio Service 2 Franklin Income VIP 2 Goldman Sachs VIT Multi-Strat Alts Svc Goldman Sachs VIT Trd Driv Alloc Svc Invesco V.I. Balanced-Risk Fund - Series II Invesco V.I. Equity and Income Fund - Series II Janus Henderson VIT Balanced Svc Lord Abbett Series Fund Bond-Debenture Portfolio Morgan Stanley VIF Global Strategist II PIMCO VIT All Asset Adv PIMCO VIT Emerging Markets Bond Adv PIMCO VIT Global Diversified Alloc Adv PIMCO VIT High Yield Adv PIMCO VIT Income Advisor PIMCO VIT Long-Term US Govt Adv PIMCO VIT Real Return Adv Protective Life Dynamic Allc Ser Mod T. Rowe Price Moderate Allocation Port I Templeton Global Bond VIP 2 Vanguard VIF Balanced Portfolio Vanguard VIF Conservative Allocation Portfolio Vanguard VIF Global Bond Index Portfolio Vanguard VIF High-Yield Bond Portfolio Vanguard VIF Moderate Allocation Portfolio	AB VPS Large Cap Growth B AB VPS Relative Value B American Funds® IS - Capital World Growth & Income Fund (4) American Funds® IS - Global Growth Fund (4) American Funds® IS - Growth Fund (4) American Funds® IS - Growth-Income Fund (4) American Funds® IS - Washington Mutual Investors Fund (4) ClearBridge Variable Dividend Strat II ClearBridge Variable Large Cap Growth II DFA VA Equity Allocation Portfolio Institutional Class DFA VA U.S. Large Value Portfolio Fidelity® VIP Asset Manager Growth Portfolio Service 2 Fidelity® VIP Contrafund Portfolio Service 2 Fidelity® VIP FundsManager® 60% Portfolio Service 2 Fidelity® VIP FundsManager® 85% Portfolio Service 2 Fidelity® VIP Growth Portfolio Service 2 Fidelity® VIP Health Care Portfolio Service 2 Fidelity® VIP Mid Cap Portfolio Service 2 Fidelity® VIP Utilities Portfolio Initial Franklin Rising Dividends VIP 2 Goldman Sachs VIT Strategic Growth Svc Invesco V.I. Comstock Fund - Series II Invesco V.I. Growth and Income Fund - Series II Invesco® V.I. Nasdaq 100 Buffer December Fund - Series II Invesco® V.I. Nasdaq 100 Buffer June Fund - Series II Invesco® V.I. Nasdaq 100 Buffer March Fund - Series II Invesco® V.I. Nasdaq 100 Buffer September Fund - Series II Invesco® V.I. S&P 500 Buffer December Fund - Series II Invesco® V.I. S&P 500 Buffer June Fund - Series II Invesco® V.I. S&P 500 Buffer March Fund - Series II Invesco® V.I. S&P 500 Buffer September Fund - Series II Janus Henderson VIT Forty Svc Lord Abbett Series Fund Dividend Growth Portfolio MFS® VIT Growth Svc MFS® VIT II Core Equity Svc MFS® VIT II International Growth Svc MFS® VIT II International Intrs Val Svc MFS® VIT II MA Investors Growth Stk Svc MFS® VIT Total Return Svc Protective Life Dynamic Allc Ser Gr T. Rowe Price All-Cap Opportunities Port I T. Rowe Price Blue Chip Growth Port II Vanguard VIF Capital Growth Portfolio Vanguard VIF Diversified Value Portfolio Vanguard VIF Equity Income Portfolio Vanguard VIF Equity Index Portfolio Vanguard VIF Growth Portfolio Vanguard VIF Mid-Cap Index Portfolio Vanguard VIF Total Stock Market Index Portfolio

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

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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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