

Protective® Variable Annuity Investors Series

Protective Allocation Portfolios

With so many investment choices, it's easy for your clients to become overwhelmed. That's why we offer multiple allocation portfolios to help your clients simplify the asset allocation process. Each offers broad diversification by asset class and fund manager. Each turnkey solution offers varying levels of risk tolerance to align with your clients' investment objectives.

		Growth Focus	Balanced Growth	Balanced Growth & Income	Conservative Growth
Target allocation	Equity	75 %	60 %	50 %	40%
	Fixed income	25 %	40%	50 %	60 %
AB 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 Fd of Amer (4)				5%	5%
BlackRock Global Allocation V.I. III		10%	10%	10%	20%
Columbia VP Intermediate Bond 2		5%	10%	10%	10%
Columbia VP Strategic Income 2				5%	10%
Fidelity® VIP Balanced Service 2		15%	20%	10%	5%
Fidelity® VIP Investment Grade Bd Svc 2		5%	10%	10%	10%
Franklin Rising Dividends VIP 2		25%	20%	25%	20%
Franklin Small Cap Value VIP 2		5%			
Invesco V.I. Main Street Small Cap II		5%			
Lord Abbett Series Bond-Debenture VC			5%	5%	
PIMCO VIT Short-Term Adv				5%	5%
PIMCO VIT Total Return Adv					5%
Total		100%	100%	100%	100%

Additional information on next page.



American Funds Insurance Series® Allocation Portfolios

Protective Variable Annuity Investors 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.

	Conservative	Balanced	Appreciation
Asset Allocation Fund	10%	25%	20%
Bond	40%	25%	
Global Growth and Income Fund			20%
Global Growth Fund	15%	20%	20%
Growth-Income Fund	20%	20%	25%
Growth Fund		10%	15%
U. S. Government/AAA-Rated Securities Fund	15%		
Total	100%	100%	100%

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, its affiliate. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

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 Series 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. Allocation Adjustment program endorsement provided under form number VDA-P-5024. Policy form numbers, product availability and 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, 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	May Lose Value	