



Turnkey allocation options

# Protective® Variable Annuity II B Series with the SecurePay 5<sup>SM</sup> Optional Lifetime Income Benefit

In New York, the product offered is the Protective Variable Annuity NY II B Series.  
All product features are the same unless otherwise noted.

For a simplified approach, the SecurePay 5 benefit has a choice of two preselected allocation portfolios. 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. This gives clients the ability to customize a strategy to help meet their goals.

		Balanced Growth	Balanced Growth & Income	Conservative Growth
Target allocation	Equity	<b>60%</b>	<b>50%</b>	<b>40%</b>
	Fixed income	<b>40%</b>	<b>50%</b>	<b>60%</b>
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%	
American Funds® IS - The Bond Fd of Amer 4			5%	5%
BlackRock Global Allocation V.I. III		10%	10%	20%
Columbia VP Intermediate Bond 2		10%	10%	10%
Columbia VP Strategic Income 2			5%	10%
Fidelity® VIP Balanced Service 2		20%	10%	5%
Fidelity® VIP Investment Grade Bd Svc 2		10%	10%	10%
Franklin Rising Dividends VIP 2		20%	25%	20%
Lord Abbett Series Bond-Debenture VC		5%	5%	
PIMCO VIT Short-Term Adv			5%	5%
PIMCO VIT Total Return Adv				5%
Total		<b>100%</b>	<b>100%</b>	<b>100%</b>

**Additional information on next page.**

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.  
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# American Funds Insurance Series® allocation options

If your client elects the SecurePay 5 optional protected lifetime income benefit, they get access to an allocation option featuring the American Funds Insurance Series. This option blends investment selections from American Funds that can help you meet your clients' retirement goals.

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

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 Allocation Portfolios or the Allocation by Investment Category options available.

Tax-free transfers among the various investment options may help you maintain your preferred level of diversification. Certain limitations apply, so please see the product prospectus for more information. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Protective Variable Annuity II B Series 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 5 benefits issued under rider form number VDA-P-6035. Policy form numbers, product availability and product features may vary by state.

Protective Variable Annuity II NY B Series is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form series VDA-A-2006. SecurePay 5 benefits issued under rider form number VDA-A-6035.

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.

**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