



Protective® Variable Annuity II B Series SecurePay 5 benefit

Protective model portfolio allocation options

In New York, the product offered is the Protective Variable Annuity II NY B Series.

With so many investment choices, it's easy for your clients to become overwhelmed. That's why we offer allocation options to help you simplify the asset allocation process. Each offers broad diversification by asset class and fund manager. They are turnkey solutions for investors that offer various levels of risk tolerance.

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

Additional information on next page.

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