



Protective® Variable Annuity II B Series SecurePay 5 benefit

Allocation by Investment Categories (AIC)

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

If your client elects the SecurePay 5 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 The Bond Fund of America American Funds IS U.S. Government Securities Fund Columbia Threadneedle VP Intermediate Bond 2 Columbia Threadneedle VP Limited Duration Credit 2 Fidelity VIP FundsManager 20% Service 2 Fidelity VIP Investment Grade Bond Portfolio Franklin U.S. Government Securities VIP Fund Goldman Sachs VIT Core Fixed Income Fund Invesco® V.I. Government Securities Fund Invesco® V.I. U.S. Government Money Portfolio Legg Mason Western Asset Core Plus VIT II Lord Abbett Series Short Duration Inc VC PIMCO VIT Low Duration Portfolio PIMCO VIT Short-term Portfolio PIMCO VIT Total Return Portfolio Protective Life Dynamic Allocation Series — Conservative Portfolio	American Funds IS Asset Allocation Fund American Funds IS Capital Income Builder BlackRock 60/40 Trgt Alloc ETF V.I. III BlackRock Global Allocation V.I. III Columbia Threadneedle VP Balanced 2 Columbia Threadneedle VP Strategic Income 2 Fidelity VIP Asset Manager Service 2 Fidelity VIP Balanced Service 2 Fidelity VIP Target Volatility Svc 2 Franklin Income VIP Fund Franklin Strategic Income VIP Fund Goldman Sachs VIT Trend Driven Allocation Fund Invesco® V.I. Balanced Risk Allocation Fund Invesco® V.I. Cnstrv Bal II Invesco® V.I. Equity and Income Fund Lord Abbett Series Fund, Inc. Bond Debenture Portfolio PIMCO Income Advisor PIMCO VIT All Asset Portfolio PIMCO VIT Global Diversified Allocation Portfolio PIMCO VIT High Yield Adv PIMCO VIT Long-term U.S. Government Portfolio PIMCO VIT Real Return Portfolio Protective Life Dynamic Allocation Series — Moderate Portfolio Templeton Global Bond VIP Fund	AllianceBernstein VPS Growth and Income B AllianceBernstein VPS Large Cap Growth B American Funds IS Washington Mutual Investors Fund American Funds IS Global Growth Fund American Funds Insurance Series Capital World Growth and Income Fund American Funds IS Growth-Income Fund American Funds IS Growth Fund Fidelity VIP Contrafund® Portfolio Fidelity VIP FundsManager 85% Service 2 Fidelity VIP Health Care Port Svc 2 Fidelity VIP Index 500 Portfolio Fidelity VIP Mid Cap Portfolio Franklin Rising Dividends VIP Fund Franklin Templeton ClearBridge Variable Large Cap Growth II Goldman Sachs VIT Strategic Growth Fund Invesco® V.I. American Value Fund Invesco® V.I. Capital Appreciation Fund Invesco® V.I. Comstock Fund Invesco® V.I. Growth & Income Fund Invesco® V.I. International Growth Fund Invesco® V.I. Main Street Fund Legg Mason ClearBridge Variable Dividend Strat II Lord Abbett Series Fund, Inc. Dividend Growth Portfolio Lord Abbett Series Fund, Inc. Fundamental Equity Portfolio Protective Life Dynamic Allocation Series — Growth Portfolio T. Rowe Price Blue Chip Growth Port II T. Rowe Price Health Sciences Port II

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

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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.

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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.

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