



Protective® Aspirations NY variable annuity

SECUREPAY PROTECTORSM

Protected lifetime income benefit

7%
compounding
roll-up rate
see details inside

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

Protective refers to Protective Life and Annuity Insurance Company.



Prepare for retirement with more confidence

You need solutions that protect your unique retirement aspirations — to secure the lifestyle you've planned and protect what you've earned. You also want to prepare for uncertainties that may be ahead.

Having a source of guaranteed lifetime income can help you feel more confident on your retirement journey. When added to a Protective® Aspirations NY variable annuity, the SecurePay ProtectorSM benefit maximizes and protects a portion of your retirement income, while helping your plan adapt as life changes.

Ensure the strength of your retirement income strategy

As you reflect on your retirement goals, consider how you'll prepare your income strategy for these challenges.

Market volatility

Protecting your income in any market condition

A dramatic market drop early in retirement could deplete your income earlier than planned. But missing an upswing could diminish your growth potential.

Longevity

Ensuring your income lasts through retirement

A retirement that's even five years longer than expected could lead to a nearly \$300,000 income gap.¹

Unexpected changes

Adjusting your income if your planned retirement age shifts

Over half of retirees report retiring earlier than planned — and often not by choice.²

Maximize and protect retirement income with the SecurePay Protector benefit

With the right solutions, you can prepare your income strategy for potential challenges — and feel more secure knowing you won't outlive your assets.

Adding the SecurePay Protector benefit to Protective Aspirations NY variable annuity creates a source of lifetime income with guaranteed growth and flexible features. This means you can:

- Better withstand market volatility in your overall portfolio since your income strategy is less susceptible to downswings
- Look forward to the possibility of a 30-plus-year retirement
- Adjust your strategy if your plans change — like if you retire earlier or later than expected or experience a health event

¹ Bureau of Labor Statistics, Consumer Expenditure Survey 2022.

² LIMRA. Secure Retirement Institute. The Retail Retirement Reference Guide - Fifth Edition. 2021

Explore the SecurePay Protector benefit

Discover how the SecurePay Protector benefit can help maximize and protect your retirement income as part of your overall strategy. Learn about:

- **How the SecurePay Protector benefit works** to support your goals as you prepare for and live in retirement
- **Built-in features and benefits** to prepare for life's changes
- **Investing with the SecurePay Protector benefit** through custom and turnkey approaches

SecurePay Protector benefit highlights

Issue ages: 55-85 | **Cost:** 1.5% (1.6% RightTime)¹



Guaranteed benefit base growth

through a 7% compounding rollup¹ to the benefit base during the accumulation phase



Guaranteed income

determined by your benefit base and an age-based withdrawal rate



Lock in market gains

and increase your benefit base with annual step-ups.² Future 7% compounding rollups are based on the new stepped-up value.



Defer up to 3x your annual withdrawal amount

to use however you see fit with the SecurePay ReserveSM feature.³



Freedom to tailor your portfolio

using a custom approach or choose from a turnkey allocation portfolio, with investment option guidelines for each phase

¹ The costs for the SecurePay Protector benefit are deducted from your Contract Value monthly as a percentage of your benefit base. All costs are described in detail in the prospectus, which also provides examples of how the charges are applied and outlines certain requirements and restrictions that may affect the underlying annuity contract features. For tax purposes, lifetime income benefit withdrawals are usually assumed to be a withdrawal of earnings first. The full amount of withdrawals related to earnings is subject to ordinary income tax.

² The 7% compounding roll-up rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

³ Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

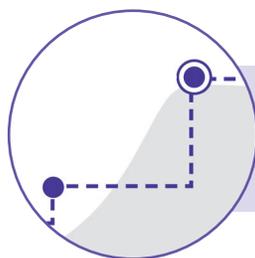
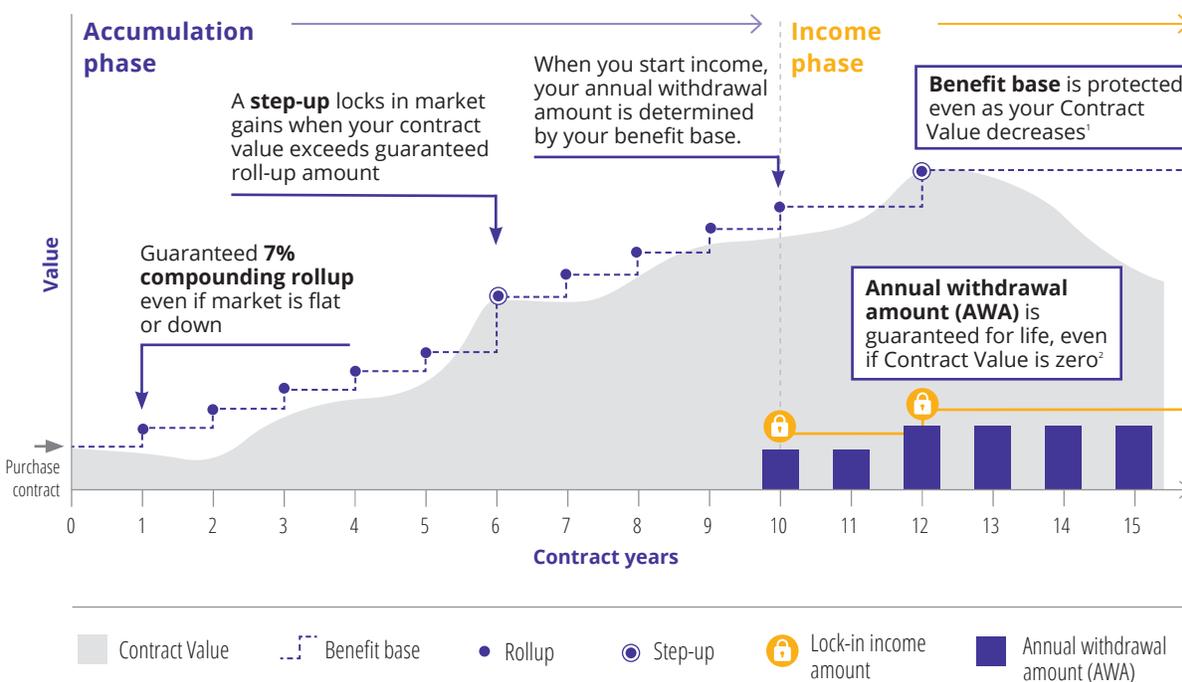
⁴ The maximum reserve amount is the lesser of (1) 3 times the annual withdrawal amount or (2) the current Contract Value.

How the SecurePay Protector benefit works

As you prepare for retirement, your focus is likely on accumulating assets. Once you are living in retirement, this focus may change to sustaining your retirement lifestyle. The SecurePay Protector benefit works to support your needs at every phase of your retirement journey.

See how it could work for you

Similar to other investment accounts you may have, your Protective Aspirations NY variable annuity Contract Value is based on the performance of investments you select. When you add the SecurePay Protector benefit, a protected benefit base determines your annual withdrawal amount once you decide to take income. Roll-up and step-up features help grow your benefit base.



Guaranteed 7% rollups compound with annual benefit base step-ups to maximize your future income potential.

This chart is hypothetical and intended solely to demonstrate the features of the SecurePay Protector benefit. It is not indicative of the performance of any sub-accounts, does not reflect any actual account values nor reflects all fees associated with Protective Aspirations NY variable annuity. It assumes the SecurePay Protector benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals. The adjustment made for each withdrawal is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the Contract Value. Chart is not to scale.

¹ Excess withdrawals (amounts exceeding AWA and any reserve amount) reduce benefit base and are subject to applicable surrender charges.

² If your Contract Value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly income payments in an amount equal to your last annual withdrawal amount divided by 12.

Lock in more income every year with guaranteed age-based withdrawal rates

Once you begin taking income, your annual withdrawal amount is determined by:

- The amount of your benefit base
- A guaranteed withdrawal rate, based on your age at benefit election
- Whether you choose to take withdrawals on a single or joint life basis

$$\begin{array}{ccc} \text{Benefit base value} & \times & \text{Guaranteed withdrawal rate} \\ \hline = & & \text{Annual withdrawal amount} \end{array}$$

See what your guaranteed annual withdrawal rate could be

The SecurePay Protector benefit offers age-based withdrawal rates. This personalized approach ensures you have a higher withdrawal rate — and higher guaranteed income — for every year you delay income, up to age 90.

Guaranteed lifetime withdrawal rates for the SecurePay Protector benefit

Withdrawal age	Single	Joint	Withdrawal age	Single	Joint
59½-60	3.80%	3.30%	78	5.95%	5.40%
61	3.85%	3.35%	79	6.25%	5.55%
62	3.90%	3.40%	80	6.40%	5.80%
63	3.95%	3.45%	81	6.70%	6.10%
64	4.00%	3.50%	82	7.05%	6.40%
65	4.05%	3.60%	83	7.10%	6.60%
66	4.15%	3.70%	84	7.15%	6.65%
67	4.25%	3.75%	85	7.20%	6.70%
68	4.35%	3.85%	86	7.37%	6.87%
69	4.45%	3.95%	87	7.76%	7.16%
70	4.60%	4.05%	88	7.81%	7.26%
71	4.75%	4.20%	89	7.87%	7.32%
72	4.90%	4.30%	90	8.07%	7.51%
73	5.05%	4.45%	91	8.26%	7.70%
74	5.25%	4.60%	92	8.70%	8.02%
75	5.30%	4.75%	93	8.75%	8.14%
76	5.50%	4.95%	94	8.82%	8.20%
77	5.75%	5.15%	95	9.20%	8.57%

SecurePay Protector rates are as of January 27, 2025. These rates are available in New York only.

Built-in features and benefits to prepare for life’s changes

A 30-plus-year retirement could be in your future, so you need a lifetime income benefit that can adapt as your life changes. The SecurePay Protector benefit offers flexible features to help you adjust your plans.

Prepare for:	How the SecurePay Protector benefit can help
Timing your lifetime income benefit decision	 You can purchase a lifetime income benefit up front, or RightTime allows you to add it after contract issue. ¹
Retiring at a different age than planned	 Your lifetime withdrawal rate increases each year you defer income — based on your age — and locks in when you start taking income.
A change in your marital status	 You can wait to decide on single or joint withdrawals until you start taking income.
Strategic income planning, such as managing taxes and saving for expenses	 The SecurePay Reserve feature allows you to defer up to 3x your annual withdrawal amount to use when and how you see fit. ²

¹ RightTime fee is an additional 0.1%.

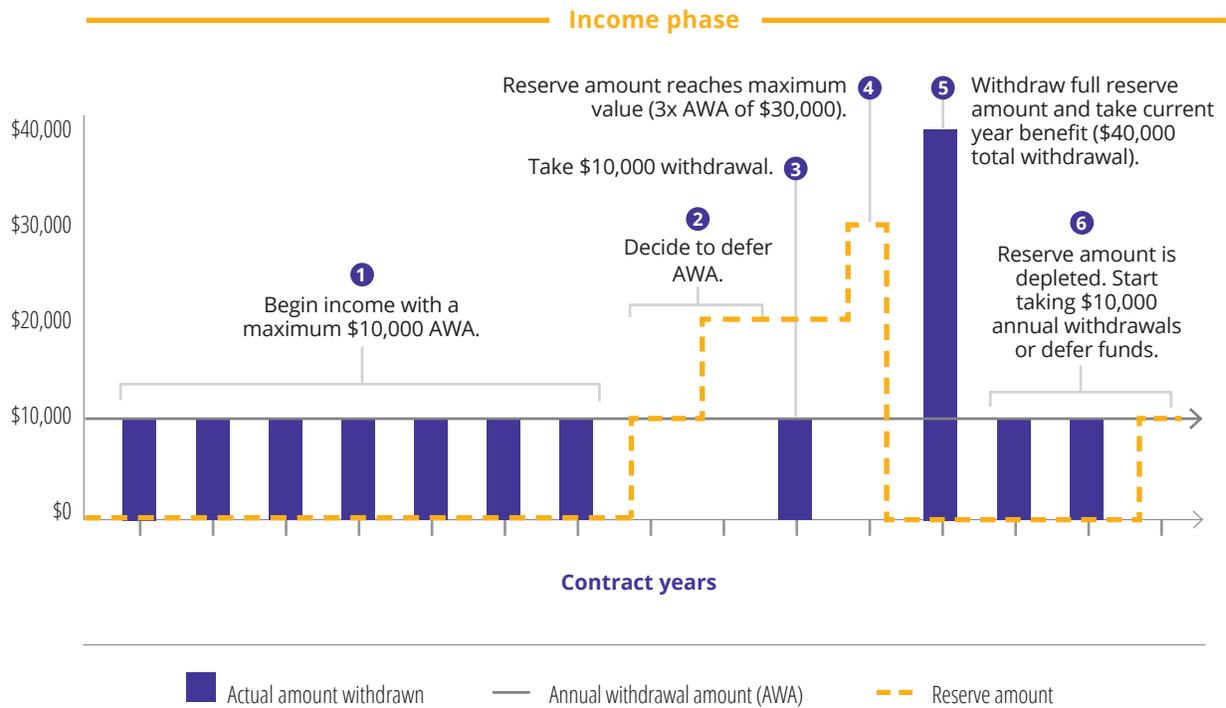
² The maximum reserve amount is the lesser of (1) 3x the annual withdrawal amount (2) the current Contract Value.

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Adjust income as needed with the SecurePay Reserve feature

You may be using your variable annuity to strategically plan your retirement income, like managing taxes or saving for future expenses. Included with SecurePay Protector benefit, this additional feature allows you to defer up to three times your annual withdrawal amount. That means you can take lower withdrawal amounts and save the difference for the future — with no restrictions on when and how you use your deferred income.

See how the SecurePay Reserve feature could work





Invest with the SecurePay Protector benefit

A tailored investment strategy is key to growing your retirement assets with Protective Aspirations NY variable annuity and the SecurePay Protector benefit. See how a choice of approaches and strong investment options support your goals throughout your retirement journey.

How investment options and guidelines support your retirement strategy

With the SecurePay Protector benefit, our investment guidelines are designed to fit the phase of retirement you're in.



Select the approach that best meets your needs

Work with your financial professional to tailor an investment approach with Protective Aspirations NY variable annuity and the SecurePay Protector benefit.



Build a customized portfolio by following Allocation by Investment Category (AIC) guidelines



Choose from these turnkey allocation portfolios to simplify your approach:

- Protective Allocation Portfolios
- American Funds Insurance Series® Allocation Portfolios
- Protective Dynamic Allocation Series Portfolios

Customized approach with Allocation by Investment Category (AIC)

You can build a diversified portfolio with the SecurePay Protector benefit by following the AIC guidelines in each phase of your contract (accumulation and income). Each investment option has been assigned to a category based on risk. You may allocate to any investment option in the following categories, provided you follow the minimum and maximum allocation requirements.

Allocation guidelines

AIC	Accumulation phase Preparing for retirement		Income phase Living in retirement	
	Minimum	Maximum	Minimum	Maximum
1 – Conservative	10%	100%	35%	100%
2 – Moderate	0%	90%	0%	65%
3 – Aggressive	0%	40%	0%	25%

Category 1	
Investment option	Morningstar category ¹
American Funds® IS - The Bond Fund of America Fund (4)	Intermediate Core Bond
American Funds® IS - US Government Securities Fund (4)	Intermediate Government
Columbia VP Intermediate Bond 2	Intermediate Core-Plus Bond
Columbia VP Limited Duration Credit 2	Short-Term Bond
Fidelity® VIP Bond Index Portfolio Service 2	Intermediate Core Bond
Fidelity® VIP FundsManager® 20% Portfolio Service 2	Conservative Allocation
Fidelity® VIP Investment Grade Bond Portfolio Service 2	Intermediate Core Bond
Goldman Sachs VIT Core Fixed Income Svc	Intermediate Core Bond
Invesco V.I. Government Securities Fund - Series II	Intermediate Government
Invesco V.I. U.S Government Money Portfolio - Series I	Money Market - Taxable
Lord Abbett Series Fund Short Duration Income Portfolio	Short-Term Bond
PIMCO VIT Low Duration Adv	Short-Term Bond
PIMCO VIT Real Return Adv	Inflation-Protected Bond
PIMCO VIT Short-Term Adv	Ultrashort Bond
PIMCO VIT Total Return Adv	Intermediate Core-Plus Bond
Western Asset Core Plus VIT II	Intermediate Core-Plus Bond

Category 2	
Investment option	Morningstar category ¹
AB VPS Balanced Hedged Allocation B	Global Allocation
American Funds® IS - Asset Allocation Fund (4)	Moderate Allocation
American Funds® IS - Capital Income Builder® (4)	Global Allocation
American Funds® IS - Global Balanced Fund (4)	Global Allocation
BlackRock 60/40 Target Allc ETF VI III	Moderate Allocation
BlackRock Global Allocation V.I. III	Global Allocation
Columbia VP Balanced 2	Moderate Allocation
Columbia VP Strategic Income 2	Nontraditional Bond
Fidelity® VIP Asset Manager 70% Portfolio Service	Moderately Aggressive Allocation
Fidelity® VIP Asset Manager 50% Portfolio Service	Moderate Allocation
Fidelity® VIP Balanced Portfolio Service 2	Moderate Allocation
Fidelity® VIP High Income Portfolio Service 2	High Yield Bond
Fidelity® VIP Strategic Income Portfolio Service 2	Multisector Bond
Fidelity® VIP Target Volatility Portfolio Service 2	Moderate Allocation
First Trust Dow Jones Dividend & Income Allocation Portfolio I	Moderate Allocation
First Trust Multi Income Allocation Portfolio I	Moderately Conservative Allocation
Franklin Income VIP 2	Moderately Conservative Allocation
Goldman Sachs VIT Trend Driven Alloc Svc	Tactical Allocation
Invesco V.I. Balanced-Risk Fund - Series II	Tactical Allocation
Janus Henderson VIT Balanced Svc	Moderate Allocation
Lord Abbett Series Fund Bond-Debenture Portfolio	Multisector Bond
Morgan Stanley VIF Global Strategist II	Tactical Allocation
PIMCO VIT All Asset Adv	Tactical Allocation
PIMCO VIT Global Diversified Alloc Adv	Tactical Allocation
PIMCO VIT High Yield Adv	High Yield Bond
PIMCO VIT Income Advisor	Multisector Bond
PIMCO VIT Long-Term US Govt Adv	Long Government
Protective Life Dynamic Allc Ser Conservative	Moderately Conservative Allocation
Protective Life Dynamic Allc Ser Moderate	Moderate Allocation
T. Rowe Price Moderate Allocation I	Moderate Allocation
Templeton Global Bond VIP 2	Global Bond

Category 3	
Investment option	Morningstar category ¹
AB VPS Large Cap Growth B	Large Growth
AB VPS Relative Value B	Large Value
American Funds® IS - Capital World Growth & Income Fund (4)	Global Large-Stock Blend
American Funds® IS - Global Growth Fund (4)	Global Large-Stock Growth
American Funds® IS - Growth Fund (4)	Large Growth
American Funds® IS - Growth-Income Fund (4)	Large Blend
American Funds® IS - International Growth And Income Fund (4)	Foreign Large Blend
American Funds® IS - Washington Mutual Investors Fund (4)	Large Value
BlackRock Advantage SMID Cap V.I. Fd III	Mid-Cap Blend
BlackRock International V.I. I	Foreign Large Blend
ClearBridge Variable Dividend Strategy II	Large Blend
ClearBridge Variable Large Cap Growth II	Large Growth
Fidelity® VIP Contrafund Portfolio Service 2	Large Growth
Fidelity® VIP FundsManager® 85% Portfolio Service 2	Aggressive Allocation
Fidelity® VIP Growth & Income Portfolio Service 2	Large Blend
Fidelity® VIP Growth Portfolio Service 2	Large Growth
Fidelity® VIP Health Care Portfolio Service 2	Health
Fidelity® VIP Index 500 Portfolio Service 2	Large Blend
Fidelity® VIP Mid Cap Portfolio Service 2	Mid-Cap Blend
Franklin Rising Dividends VIP 2	Large Blend
Goldman Sachs VIT Mid Cap Growth Svc	Mid-Cap Growth
Goldman Sachs VIT Mid Cap Value Svc	Mid-Cap Blend
Goldman Sachs VIT Strategic Growth Svc	Large Growth
Invesco V.I. Comstock Fund - Series II	Large Value
Invesco V.I. Equity and Income Fund - Series II	Moderate Allocation
Invesco V.I. Growth and Income Fund - Series II	Large Value
Invesco V.I. Main Street Mid Cap Fund - Series II	Mid-Cap Blend
Janus Henderson VIT Enterprise Svc	Mid-Cap Growth
Janus Henderson VIT Forty Svc	Large Growth
Lord Abbett Series Fund Dividend Growth Portfolio	Large Blend
Lord Abbett Series Fund Fundamental Equity Portfolio	Large Value
MFS® VIT Growth Svc	Large Growth
MFS® VIT II Core Equity Svc	Large Blend

Continued on next page

Category 3 (continued)

Investment option	Morningstar category ¹
MFS® VIT II International Growth Svc	Foreign Large Growth
MFS® VIT II International Intrinsic Value Svc	Foreign Large Growth
MFS® VIT II MA Investors Growth Stock Svc	Large Growth
MFS® VIT Total Return Svc	Moderate Allocation
Protective Life Dynamic Allc Ser Growth	Aggressive Allocation
T. Rowe Price Blue Chip Growth Port II	Large Growth
T. Rowe Price Mid-Cap Growth Port II	Mid-Cap Growth



Turnkey allocation portfolios with a simplified approach

For a simplified diversification process, we offer three types of pre-allocated portfolios based on various levels of risk tolerance.

Protective Allocation Portfolios

Available during both accumulation and income phases, the allocation portfolios available with the SecurePay Protector benefit are designed to provide diversification across asset classes and fund managers.

		Growth Focus	Moderate Growth	Balanced Toward Growth	Balanced Growth & Income	Balanced Toward Income	Moderate Income	Income Focus
		●	●	●●	●●	●●	●●	●●
Target allocation	Equity	80%	70%	60%	50%	40%	30%	20%
	Fixed income	20%	30%	40%	50%	60%	70%	80%
AB VPS Large Cap Growth B		10%	5%	5%	5%	5%	5%	5%
American Funds IS [®] Global Growth (4)		15%	5%	10%	10%	5%	5%	
American Funds IS [®] Growth (4)		5%	5%	5%	5%	5%		
American Funds IS [®] The Bond Fd of Amer (4)						5%	5%	5%
BlackRock Global Allocation V.I. III			5%	5%	5%	5%	5%	
Columbia VP Strategic Income 2			5%	5%	10%	15%	20%	20%
Fidelity [®] VIP Balanced Service 2		10%	5%	5%	5%	5%	5%	
Fidelity [®] VIP Investment Grade Bd Svc 2			5%	5%	10%	10%	10%	10%
Franklin Income VIP 2		5%	5%	5%	5%	5%	5%	10%
Franklin Rising Dividends VIP 2		10%	10%	10%	10%	10%	10%	10%
Franklin Small Cap Value VIP 2		5%	5%					
Invesco V.I. Main Street Small Cap II		5%	5%					
Janus Henderson VIT Balanced Svc		5%	5%	15%	15%	5%		
Janus Henderson VIT Forty Svc		5%	5%	5%				
Janus Henderson VIT Glb Tech&Innvt Svc		5%	5%	5%				
Janus Henderson VIT Overseas Svc		5%	5%					
Lord Abbett Series Bond-Debenture VC		10%	10%	10%	10%	10%	15%	15%
PIMCO VIT Short-Term Adv				5%	5%	10%	10%	15%
PIMCO VIT Total Return Adv							5%	10%
T. Rowe Price Blue Chip Growth Port II		5%	5%					
T. Rowe Price Health Sciences Port II			5%	5%	5%	5%		
Total		100%	100%	100%	100%	100%	100%	100%

- Available with SecurePay Protector benefit during accumulation phase
- Available with SecurePay Protector benefit during income phase

*Not all allocation options are available on contracts with the SecurePay Protector optional protected lifetime income benefit. Availability could further depend on whether or not the benefit election has been set. Please see product prospectus for complete details.

American Funds Insurance Series® Allocation Portfolios

The SecurePay Protector benefit offers preselected allocation options from the American Funds Insurance Series.* Each option blends individual funds within American Funds® that can help meet your retirement goals.

		Global Growth	Growth	Global Growth & Income	Growth & Income	Global Balanced Growth & Income	Balanced Growth & Income	Conservative
		●	●	●●	●●	●●	●●	●●
Target allocation	Equity	80%	80%	60%	60%	50%	50%	40%
	Fixed income	20%	20%	40%	40%	50%	50%	60%
American Funds® IS Asset Allocation Fund (4)				25%	25%	25%	25%	10%
American Funds® IS Capital World Growth & Income Fund (4)		15%		20%		20%		
American Funds® IS Global Growth Fund (4)		25%	20%	25%		15%		15%
American Funds® IS Growth Fund (4)			25%		25%		15%	
American Funds® IS Growth-Income Fund (4)		20%	25%		20%		20%	20%
American Funds® IS International Fund (4)		20%						
American Funds® IS The Bond Fund of America Fund (4)		20%	20%	25%	25%	25%	25%	40%
American Funds® IS US Government Securities Fund (4)				5%	5%	15%	15%	15%
American Funds® IS Washington Mutual Investors Fund (4)			10%					
Total		100%	100%	100%	100%	100%	100%	100%

● Available with SecurePay Protector benefit during accumulation phase

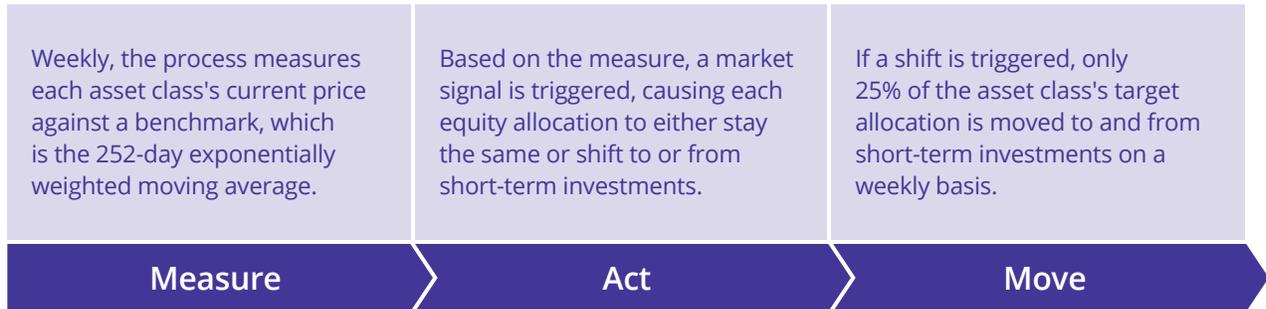
● Available with SecurePay Protector benefit during income phase

The Protective Allocation Portfolios and American Funds Insurance Series Allocation Portfolios have varying levels of equity exposure to align with your investment objectives. Allocation portfolios are static allocations consisting of available investment options and are not actively managed. Your portfolio will be rebalanced to the target allocation at the frequency you select on your application (annually, semi-annually, quarterly).

Protective Life Dynamic Allocation Series Portfolios

Managed by Janus Henderson and sold exclusively by Protective, the Protective Life Dynamic Allocation Series Portfolios follow a rules-based process. This intuitive process shifts equity allocations to and from short-term investments weekly based on market signals. The goal is to help you grow assets over time while managing downside risk.

How the portfolios work



For more complete information, please see the prospectus for the Protective Life Dynamic Allocation Series.

Portfolio target allocations

		Moderate	Conservative
		●	● ●
Target allocation	Equity	65%	50%
	Fixed income	35%	50%
U.S. Large Cap Equity		26%	20%
U.S. Small Cap Equity		9.75%	7.5%
U.S. High Growth Equity		9.75%	7.5%
U.K. Equity		6.5%	5%
European Equity		6.5%	5%
Japan Equity		3.25%	2.5%
Asian Equity (excluding Japan)		3.25%	2.5%
Fixed Income		35%	50%
Total		100%	100%

- Available with SecurePay Protector benefit during accumulation phase
- Available with SecurePay Protector benefit during income phase

Performance of the Protective Life Dynamic Allocation Series portfolios depends on that of the underlying funds. They are subject to risk with respect to the aggregation of holdings of underlying funds, which may result in increased volatility as a result of indirectly having concentrated assets in a particular industry, geographical sector or single company.



Review the investment options guide or the product prospectus for more information about available investment options.



Gain confidence on your retirement journey

Together with your financial professional, create a strategy to maximize and protect retirement income with the **Protective Aspirations NY variable annuity** and the **SecurePay Protector benefit**.



View and download the product prospectus at: protective.com/AspirationsNYProspectus.



protective.com

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The investment objectives and policies of the underlying investment options may contain different investments than similarly named mutual funds offered by the investment managers. Investment results will differ and may be higher or lower than the investment results of such other funds. An investment in any of the variable annuity investment options is subject to market risk and loss of principal. Please refer to the underlying fund prospectus for more information regarding risks associated with the portfolios available within your variable annuity. Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuation than portfolios that include higher quality securities. Stocks of small or mid cap companies have less liquidity than those of larger, established companies and are subject to greater price volatility and risk than the overall stock market. Emerging market stocks and foreign portfolios involve risks and opportunities not associated with investing domestically, such as currency fluctuation, political risk and differences in financial reporting. Money Market and U.S. Government Securities portfolios are not insured or guaranteed by the Federal Deposit Insurance Corporation, U.S. government or any other governmental agency. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds fluctuate and shares, when redeemed, may be worth more or less than their original cost.

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.

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.

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Protective Life Dynamic Allocation Series distributed by Janus Distributors LLC.

Performance of the Protective Life Dynamic Allocation Series portfolios depends on that of the underlying funds. They are subject to risk with respect to the aggregation of holdings of underlying funds which may result in increased volatility as a result of indirectly having concentrated assets in a particular industry, geographical sector, or single company.

No assurance can be given that the Protective Life Dynamic Allocation Series portfolios' investment strategy will be successful under all or any market conditions. Janus Capital does not have prior experience using the proprietary methodology co-developed by Janus Capital and Protective Life Insurance Company. Although it is designed to achieve the portfolios' investment objective, there is no guarantee that it will achieve the desired results.

Protective® refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLAIC, its affiliate. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

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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.

Protective does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

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.

Protective Aspirations NY variable annuity is a flexible premium deferred variable annuity contract issued by PLAIC in New York under policy form series NY-VDA-A-2024. SecurePay Protector benefits provided by rider form number - NY-VDA-A-6073.

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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value