



Protective® Aspirations variable annuity

New advance
payout options

see details inside

SECUREPAY PROTECTORSM

Optional protected lifetime income benefit

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 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 Protective® Aspirations variable annuity, SecurePay ProtectorSM benefit maximizes and helps protect 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 \$250,000 income gap.*

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.**

Maximize and help protect retirement income with 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 SecurePay Protector benefit to Protective Aspirations 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.
- Customize your strategy and feel comfortable knowing you can adjust it if your plans change — like if you retire earlier or later than expected or experience a health event.

*Bureau of Labor Statistics, Consumer Expenditure Survey 2022.

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

Explore the SecurePay Protector benefit

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

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

SecurePay Protector benefit highlights

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

7%

Receive guaranteed growth through a 7% compounding rollup to the benefit base during the accumulation phase.**



Create guaranteed income determined by your benefit base and an age-based withdrawal rate. You have flexibility to decide how you receive lifetime income.



Lock in market gains and increase your benefit base with annual step-up opportunities. Future 7% compounding rollups are based on any new stepped-up value.

3x

Defer up to 3x your annual withdrawal amount to use however you see fit with the SecurePay ReserveSM feature.†



Freedom to tailor your portfolio using a custom approach or choose from turnkey allocation portfolios, with investment option guidelines for each phase.



Double your annual withdrawal amount up to 15% for five years for a qualifying nursing home stay with the SecurePay NHSM benefit.††

* 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.

** 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.

† The Maximum Reserve Amount is the lesser of (1) 3 times the lifetime annual withdrawal amount or (2) the current contract value.

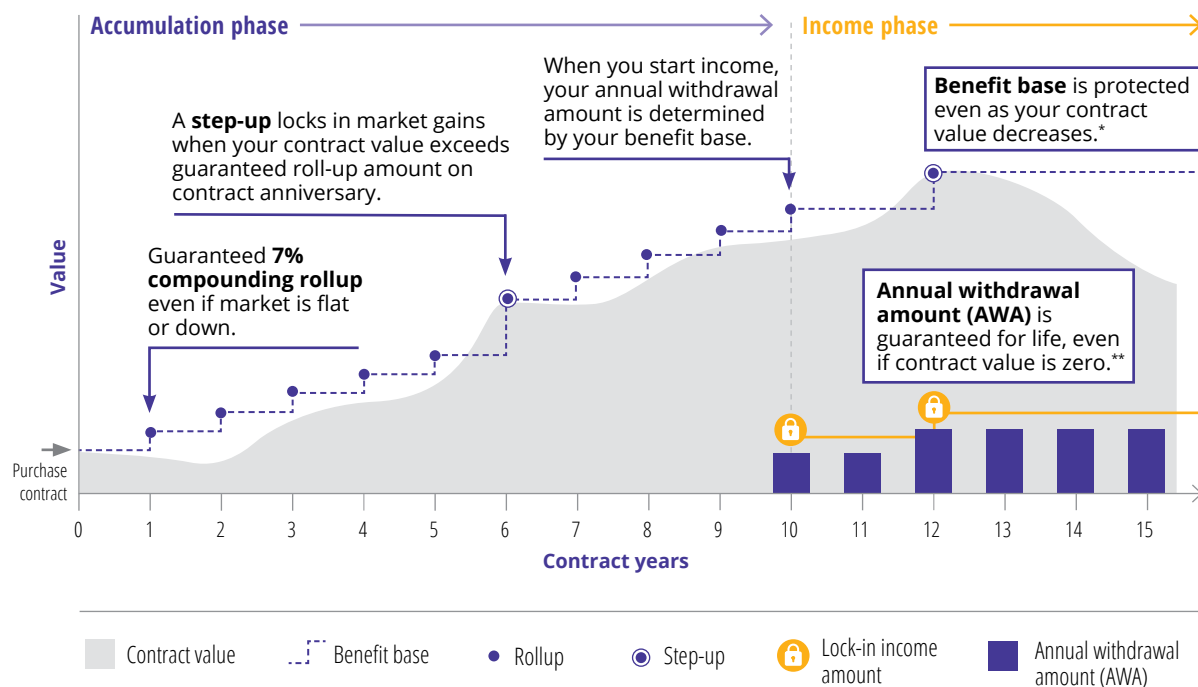
†† If single coverage is elected, SecurePay NH will double the current withdrawal rate, up to a maximum of 15%, if covered person is confined to a nursing home. If joint coverage is elected, SecurePay NH will increase the current withdrawal rate by 25% if one spouse is confined to a nursing home or double the current withdrawal rate if both spouses are confined to a nursing home, up to a maximum of 15%. SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. In California, the withdrawal rate under SecurePay NH has a maximum of 10%. To qualify for SecurePay NH, the client(s) must: be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing a lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

How 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. SecurePay Protector benefit works to support your needs at every phase of your retirement journey.

See how it could work for you

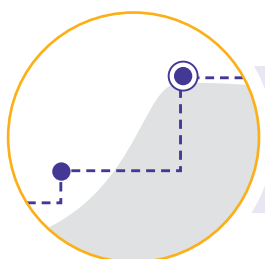
Similar to other investment accounts you may have, your Protective Aspirations variable annuity contract value is based on the performance of investments you select. When you add the SecurePay Protector benefit, a protected benefit base determines your annual withdrawal amount once you decide to take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



This chart is hypothetical and intended solely to demonstrate how the guaranteed growth and step-up features of the SecurePay Protector withdrawal benefit work with its standard withdrawal schedule. It is not indicative of the performance of any variable annuity investment options, does not reflect any actual account values, nor reflect all fees associated with Protective Aspirations 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 are taken. 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. The benefit base is not the same as your contract value or your death benefit, and the protection features of the benefit base do not extend to those values. Chart is not to scale.

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

** 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. If your contract value falls to zero due to excess withdrawals the rider will terminate and payments will end.



Guaranteed 7% compounding rollups and potential benefit base step-ups work together to maximize future guaranteed income.

Decide how you receive lifetime income

Your annual withdrawal amount from SecurePay Protector benefit is determined by your benefit base and a guaranteed withdrawal rate.

Benefit base amount \times **Guaranteed withdrawal rate** = **Annual withdrawal amount**



Your **guaranteed withdrawal rate** is based on three factors when you're ready to start income:

1

Your age

Age-based withdrawal rates ensure you receive more lifetime income for every year you defer.

2

Payment type

Choose to take withdrawals on a single or joint life basis.

3

Payout option

Choose the standard payout option or an advance payout option for 3, 5, 8 or 10 years.

Choose a payout option that's right for you

Your spending habits and income needs can change throughout retirement. SecurePay Protector benefit gives you flexibility to pivot the income you'll need to secure your retirement goals. When you're ready to start receiving lifetime income from your variable annuity, you'll select the payout option that works best for your needs.



Standard payout option

Provides guaranteed lifetime income at a set withdrawal rate*

This option delivers consistent lifetime income to your strategy if:

- You need to add a steady stream of guaranteed income to cover essential expenses.
- You're looking to decrease your reliance on non-guaranteed income sources.



Advance payout options

Provide higher income for the first 3, 5, 8 or 10 years, followed by guaranteed lifetime income at a set withdrawal rate*

These options can help customize your income strategy if:

- You plan to spend more in your early years of retirement.
- You plan to add other guaranteed income sources in the future — like starting Social Security in a few years — to supplement your lifetime income.

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

See how the payout options could work

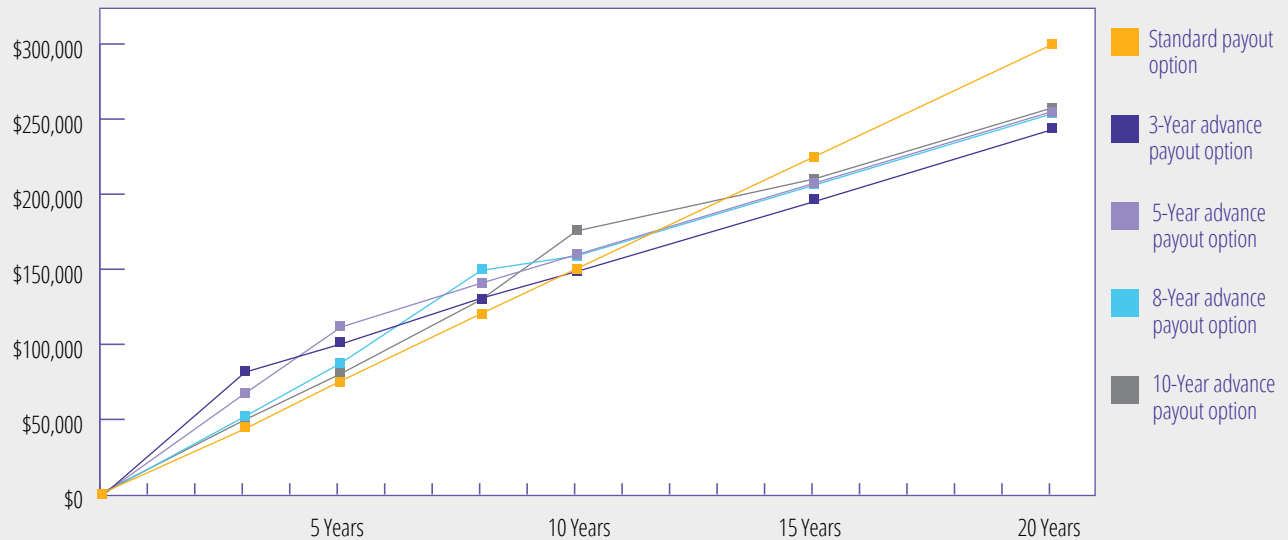
Annual income

The annual withdrawal amount you receive each year if you start income at age 65 on a single life basis with a benefit base of \$250,000

Standard payout option		Advance payout options			
Lifetime guaranteed withdrawal rate	6.00%				
Lifetime annual income	\$15,000				
		3-Year	5-Year	8-Year	10-Year
Initial guaranteed withdrawal rate		11.00%	9.00%	7.00%	6.50%
Initial annual income		\$27,500 for 3 years	\$22,500 for 5 years	\$18,750 for 8 years	\$17,625 for 10 years
Lifetime guaranteed withdrawal rate		4.00%	4.00%	4.00%	4.00%
Lifetime annual income		\$10,000	\$10,000	\$10,000	\$10,000

Cumulative income

The total annual withdrawal amounts you receive over time if you start income at age 65 on a single life basis with a benefit base of \$250,000



The hypothetical scenarios depicted in this material are for illustrative use only. They are intended solely to demonstrate how the different payout options for the SecurePay Protector benefit work. These charts are not intended to forecast, imply or guarantee performance of any investment. Scenarios assume a 0% return on contract value; SecurePay Protector benefit is purchased at issue and no subsequent investments or non-benefit withdrawals. The adjustment made for a non-benefit 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. The benefit base is not the same as your contract value or your death benefit, and the protection features of the benefit base do not extend to those values. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.



Review the SecurePay Protector benefit fact sheet for current guaranteed withdrawal rates.

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. 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.
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	SecurePay ReserveSM feature allows you to defer up to 3x your lifetime annual withdrawal amount to use when and how you see fit.**
The costs of an unexpected health event	SecurePay NHSM benefit allows you to double your annual withdrawal amount up to 15% for five years if you become confined to a nursing home.†

* RightTime fee is an additional 0.10%.

**The Maximum Reserve Amount is the lesser of (1) 3x the lifetime annual withdrawal amount (2) the current contract value.

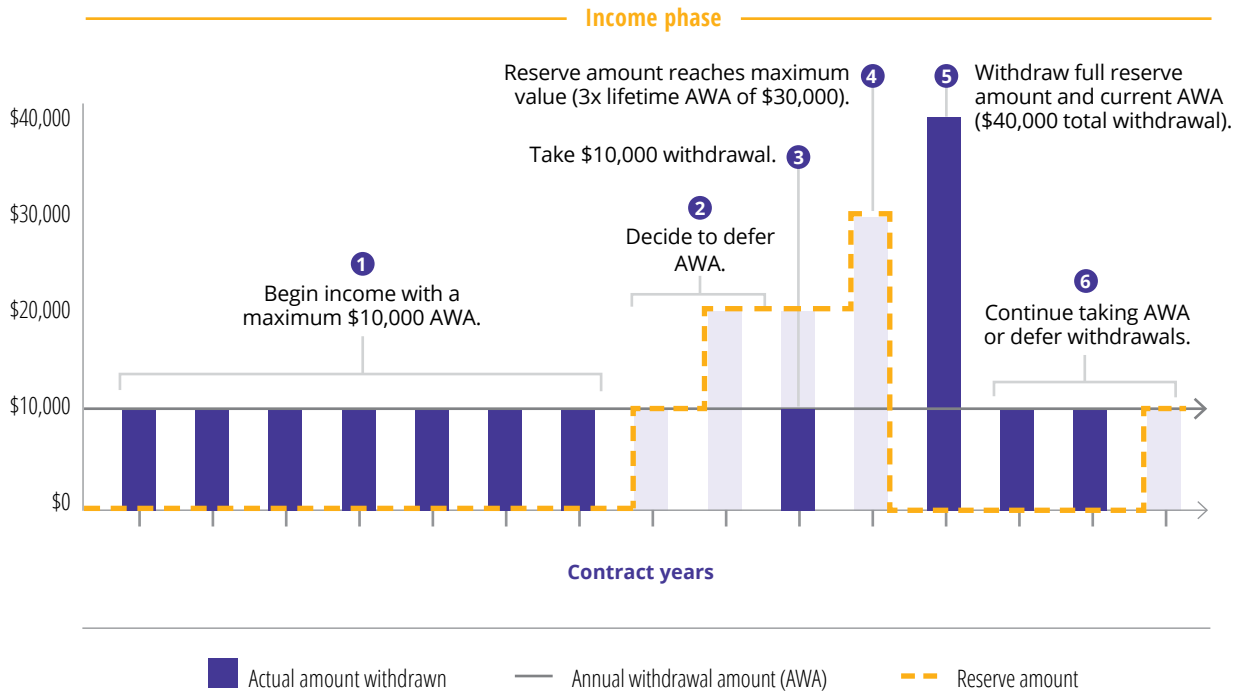
† If single coverage is elected, SecurePay NH will double the current withdrawal rate, up to a maximum of 15%, if covered person is confined to a nursing home. If joint coverage is elected, SecurePay NH will increase the current withdrawal rate by 25% if one spouse is confined to a nursing home or double the current withdrawal rate if both spouses are confined to a nursing home, up to a maximum of 15%. SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. In California, withdrawal rate under SecurePay NH has a maximum of 10%.

To qualify for SecurePay NH, the client(s) must: be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing a lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

Adjust income as needed with SecurePay ReserveSM 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 lifetime annual withdrawal amounts. 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 SecurePay Reserve feature could work



This chart is hypothetical and for illustrative use only. It is intended solely to demonstrate the SecurePay Reserve feature assuming a \$10,000 AWA. The chart is not intended to forecast, imply or guarantee performance of any investment. Actual performance may vary. Chart is not to scale.

Access more income for the unexpected with SecurePay NHSM benefit

You need flexibility and security when an unexpected health event happens. Included with SecurePay Protector benefit, this additional feature can help meet nursing home expenses by increasing your annual withdrawal percentage up to a maximum of 15% for up to five years, should you qualify and become confined to a nursing home.

See how SecurePay NH benefit could work



The chart is hypothetical and intended solely to demonstrate how SecurePay NH can double benefit withdrawal amounts. It is not indicative of the performance of any subaccount, does not reflect any actual account values, nor does it reflect any fees associated with Protective Aspirations variable annuity. It assumes a \$166,679 benefit base at the time withdrawals begin, no appreciation in contract value, a 6% annual withdrawal amount and no additional/excess withdrawals (other than the guaranteed annual withdrawal). The chart is not intended to forecast, imply or guarantee performance of any investment. Actual performance may vary.

If single coverage is elected, SecurePay NH will double the current withdrawal rate, up to a maximum of 15%, if covered person is confined to a nursing home. If joint coverage is elected, SecurePay NH will increase the current withdrawal rate by 25% if one spouse is confined to a nursing home or double the current withdrawal rate if both spouses are confined to a nursing home, up to a maximum of 15%. SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. In California, the withdrawal rate under SecurePay NH has a maximum of 10%.

To qualify for SecurePay NH, the client(s) must: be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing a lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

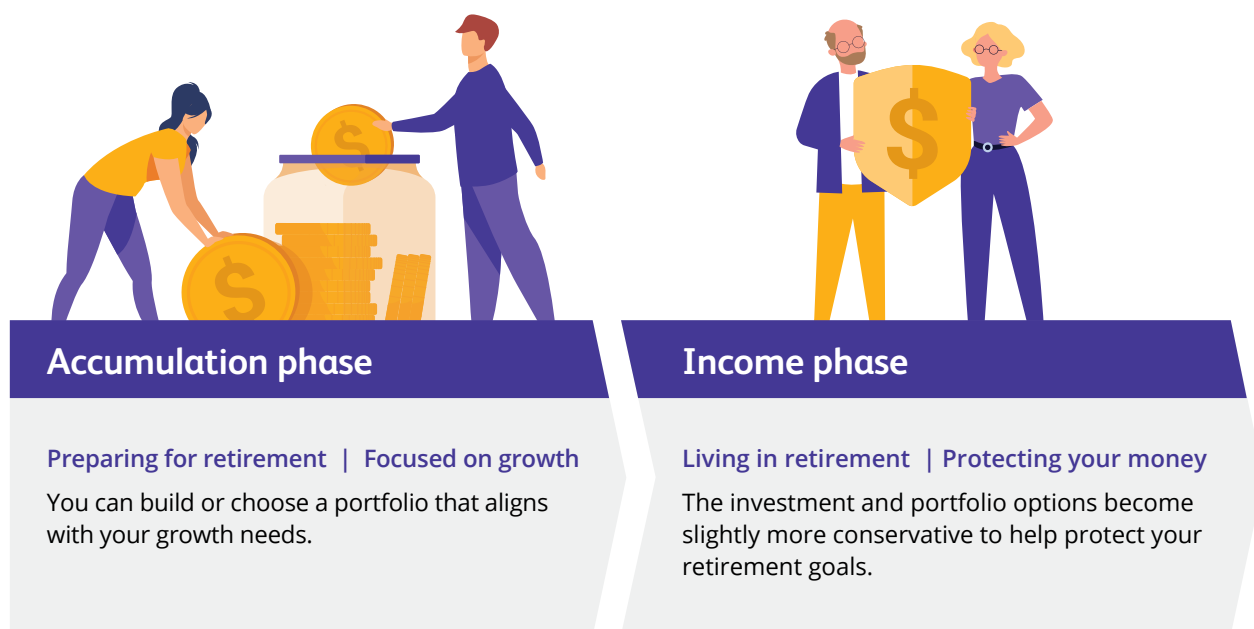
*Assumes the qualifications for SecurePay NH continue to be met. Otherwise, annual withdrawal amounts revert to the level attained prior to starting SecurePay NH withdrawals.

Invest with SecurePay Protector benefit

A tailored investment strategy is key to growing your retirement assets with Protective Aspirations variable annuity and 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 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 variable annuity and 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 Life Dynamic Allocation Series Portfolios

Customized approach with Allocation by Investment Category (AIC)

You can build a diversified portfolio with 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 category	Accumulation phase Preparing for retirement		Income phase Living in retirement	
	Minimum	Maximum	Minimum	Maximum
1	10%	100%	35%	100%
2	0%	90%	0%	65%
3	0%	40%	0%	25%

Category 1	
Investment option	Morningstar category
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
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 Growth Portfolio Service 2	Moderately Aggressive Allocation
Fidelity® VIP Asset Manager Portfolio Service 2	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
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
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

Category 3 (continued)

Investment option	Morningstar category
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

The Protective Allocation Portfolios are designed to provide diversification across asset classes and fund managers. The portfolios have varying levels of equity exposure to align with your investment objectives. These 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 or quarterly).

		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

American Funds Insurance Series® Allocation Portfolios

Protective Aspirations variable annuity offers pre-selected allocation options from the American Funds Insurance Series. Each option blends individual funds within American Funds that can help meet your retirement goals. These portfolios are static allocations 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 or quarterly).

		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%

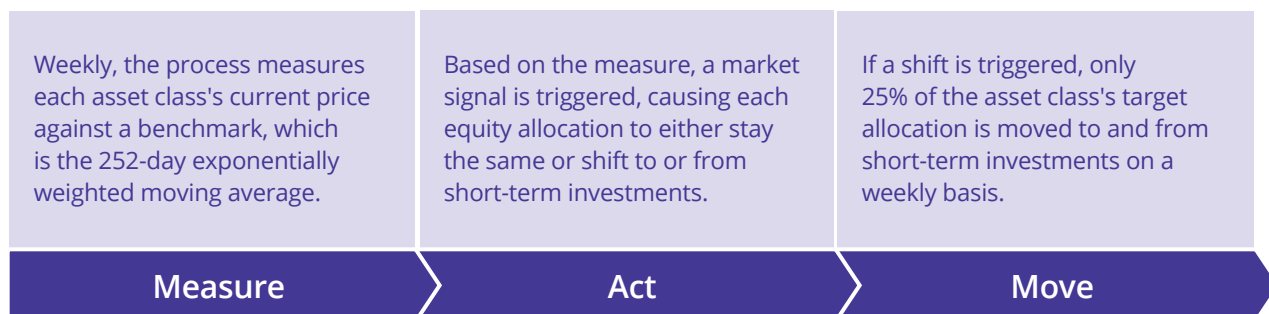
- Available with SecurePay Protector benefit during ACCUMULATION PHASE
- Available with SecurePay Protector benefit during INCOME PHASE

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.

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%	7.50%
U.S. High Growth Equity		9.75%	7.50%
U.K. Equity		6.50%	5%
European Equity		6.50%	5%
Japan Equity		3.25%	2.50%
Asian Equity (excluding Japan)		3.25%	2.50%
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 help maximize and protect retirement income with **Protective Aspirations variable annuity and SecurePay Protector benefit.**



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



protective.com

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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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.

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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.

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 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. SecurePay Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

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 PLICO at 800-456-6330.

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