

Protective® Aspirations variable annuity

Build a diversified client investment strategy your way

Investing in Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit helps you customize a diversified portfolio that aligns with clients' unique growth and income goals for retirement. Select from a blend of quality investment options from leading fund managers or choose from preselected allocation options to simplify the process.

Customize your approach:



Invest using a custom approach with over 80 individual investment options spanning a range of asset classes. The Allocation by Investment Category program allows you to build a customized portfolio to support your clients' accumulation and income phases.

Offer a turnkey solution:



For a simplified allocation strategy, you have access to three types of preselected allocation portfolios. Each series of portfolios offers a distinct approach and range of allocation targets to work with your clients' risk preferences.

Protective 👸.



Janus Henderson

Protective Allocation Portfolios

Designed to provide diversification across asset classes and fund managers. The portfolios have varying levels of equity exposure to align with clients' investment objectives.

American Funds Insurance Series® Allocation Portfolios

Each option blends individual funds within American Funds that can help meet your clients' retirement goals.

Protective Life Dynamic Allocation Series Portfolios

Sold exclusively by Protective, the Protective Life Dynamic Allocation Series portfolios follow a rules-based process to help grow assets over time while mitigating downside risk.



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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 your clients are in.



Accumulation phase

Preparing for retirement | Focused on growth

You can build or choose a portfolio that aligns with your clients' growth needs.



Income phase

Living in retirement | Protecting their money

The investment and portfolio options become slightly more conservative to help protect your clients' retirement goals.



Put this powerful income solution to work for your clients today — contact your Protective representative to learn more.

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

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 Aspirations variable annuity issued by PLICO in all states except New York under policy form VDA-P-2006. SecurePay Investor benefits issued under rider form VDA-P-6063. SecurePay Protector issued under rider form VDA-P-6061. Policy form numbers, product availability and product features may vary by state.

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.

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

PABD.5625864.04.24

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