Protective

Protective® Investors Benefit Advisory Variable Annuity

In New York, the product offered is Protective® Investors Benefit Advisory NY Variable Annuity

Allocation by Investment Category (AIC)

If your client elects the SecurePay Pro 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

American Funds® IS - Capital World Bond Fund (4)
American Funds® IS - The Bond Fund of America Fund (4)
American Funds® IS - US Government Securities Fund (4)
Columbia VP Intermediate Bond 2
Columbia VP Limited Duration Credit 2
DFA VA Global Bond Portfolio
DFA VA Short-Term Fixed Portfolio
Fidelity® VIP FundsManager® 20% Portfolio Service 2
Fidelity® VIP Investment Grade Bond Portfolio Service 2
Goldman Sachs VIT Core Fixed Income Svc
Invesco V.I. Government Securities Fund - Series II
Invesco V.I. U.S. Government Money Portfolio - Series I
Lord Abbett Series Fund Short Duration Income Portfolio
PIMCO VIT Low Duration Adv
PIMCO VIT Short-Term Adv
PIMCO VIT Total Return Adv
Protective Life Dynamic Allc Ser Cnsrv
Vanguard VIF Money Market Portfolio
Vanguard VIF Short-Term Investment-Grade Portfolio
Vanguard VIF Total Bond Market Index Portfolio
Western Asset Core Plus VIT II

Moderate

American Funds® IS - Asset Allocation Fund (4)
American Funds® IS - Capital Income Builder® (4)
American Funds® IS - Global Balanced Fund (4)
BlackRock 60/40 Trgt Allc ETF V.I. III
BlackRock Global Allocation V.I. III
Columbia VP Balanced 2
Columbia VP Strategic Income 2
DFA VA Global Moderate Allocation Portfolio Institutional Class
Fidelity® VIP Asset Manager Portfolio Service 2
Fidelity® VIP Balanced Portfolio Service 2
Fidelity® VIP Target Volatility Portfolio Service 2
Franklin Income VIP 2
Goldman Sachs VIT Multi-Strat Alts Svc
Goldman Sachs VIT Trd Driv Alloc Svc
Invesco V.I. Balanced-Risk Fund - Series II
Invesco V.I. Equity and Income Fund - Series II
Janus Henderson VIT Balanced Svc
Lord Abbett Series Fund Bond-Debenture Portfolio
Morgan Stanley VIF Global Strategist II
PIMCO VIT All Asset Adv
PIMCO VIT Emerging Markets Bond Adv
PIMCO VIT Global Diversified Alloc Adv
PIMCO VIT High Yield Adv
PIMCO VIT Income Advisor
PIMCO VIT Long-Term US Govt Adv
PIMCO VIT Real Return Adv
Protective Life Dynamic Allc Ser Mod
T. Rowe Price Moderate Allocation Port I
Templeton Global Bond VIP 2
Vanguard VIF Balanced Portfolio
Vanguard VIF Conservative Allocation Portfolio
Vanguard VIF Global Bond Index Portfolio
Vanguard VIF High-Yield Bond Portfolio
Vanguard VIF Moderate Allocation Portfolio

Aggressive

AB VPS Large Cap Growth B
AB VPS Relative Value B
American Funds® IS - Capital World Growth & Income Fund (4)
American Funds® IS - Global Growth Fund (4)
American Funds® IS - Growth Fund (4)
American Funds® IS - Growth-Income Fund (4)
American Funds® IS - Washington Mutual Investors Fund (4)
ClearBridge Variable Dividend Strat II
ClearBridge Variable Large Cap Growth II
DFA VA Equity Allocation Portfolio Institutional Class
DFA VA U.S. Large Value Portfolio
Fidelity® VIP Asset Manager Growth Portfolio Service 2
Fidelity® VIP Contrafund Portfolio Service 2
Fidelity® VIP FundsManager® 60% Portfolio Service 2
Fidelity® VIP FundsManager® 85% Portfolio Service 2
Fidelity® VIP Growth Portfolio Service 2
Fidelity® VIP Health Care Portfolio Service 2
Fidelity® VIP Mid Cap Portfolio Service 2
Fidelity® VIP Utilities Portfolio Initial
Franklin Rising Dividends VIP 2
Goldman Sachs VIT Strategic Growth Svc
Invesco V.I. Comstock Fund - Series II
Invesco V.I. Growth and Income Fund - Series II
Invesco® V.I. Nasdaq 100 Buffer December Fund - Series II
Invesco® V.I. Nasdaq 100 Buffer June Fund - Series II
Invesco® V.I. Nasdaq 100 Buffer March Fund - Series II
Invesco® V.I. Nasdaq 100 Buffer September Fund - Series II
Invesco® V.I. S&P 500 Buffer December Fund - Series II
Invesco® V.I. S&P 500 Buffer June Fund - Series II
Invesco® V.I. S&P 500 Buffer March Fund - Series II
Invesco® V.I. S&P 500 Buffer September Fund - Series II
Janus Henderson VIT Forty Svc
Lord Abbett Series Fund Dividend Growth Portfolio
MFS® VIT Growth Svc
MFS® VIT II Core Equity Svc
MFS® VIT II International Growth Svc
MFS® VIT II International Intrs Val Svc
MFS® VIT II MA Investors Growth Stk Svc
MFS® VIT Total Return Svc
Protective Life Dynamic Allc Ser Gr
T. Rowe Price All-Cap Opportunities Port I
T. Rowe Price Blue Chip Growth Port II
Vanguard VIF Capital Growth Portfolio
Vanguard VIF Diversified Value Portfolio
Vanguard VIF Equity Income Portfolio
Vanguard VIF Equity Index Portfolio
Vanguard VIF Growth Portfolio
Vanguard VIF Mid-Cap Index Portfolio
Vanguard VIF Total Stock Market Index Portfolio

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

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Protective Investors Benefit Advisory 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 Pro benefits provided under rider form VDA-P-6057. Policy form numbers, product availability and product features may vary by state.

Protective Investors Benefit Advisory NY variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form series VDA-A-2006-500. SecurePay Pro benefits provided by PLAIC under rider form VDA-A-6057.

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 Insured By Any Federal Government Agency		May Lose Value