

Get tax-deferred growth, lower fees and manage volatility

As retirement nears, it's important to have a strong growth solution that will not leave you short of your goals — a sometimes difficult task, especially as you navigate the impact taxes, fees and market drops may have along the way. **Protective® Variable Annuity Investors Series** is a cost-effective solution that can help you navigate the up and downs with:



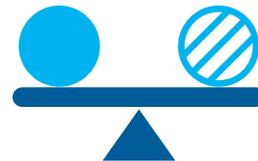
Tax-deferred growth potential

fueled by over 80 quality investment options in a broad range of asset classes to help you make the most of positive market performance.



Lower annual fees

of only 1% in Mortality and Expense Risk & Administration charges to help grow assets more efficiently.



Risk management strategies

including the optional Allocation Adjustment program to help mitigate losses and manage the impact of volatility.

Talk to your financial professional to learn more about how this cost-effective solution could help you retire more confidently.

This information should be used in conjunction with the product profile for the Protective Life variable annuity being considered, which contains additional information on the specific variable annuity and its benefits and features. For more complete information regarding Protective Life variable annuities and optional benefits, please consult the product prospectus.

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.

Variable annuities are issued by PLICO; securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN. IDI is located in Birmingham, AL. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Policy form numbers, product availability and product features may vary by state. Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006. Allocation Adjustment program endorsement provided under form number VDA-P-5024.

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 calling PLICO at 800-456-6330.



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Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value