

Protective® Variable Annuity II B Series

At a Glance



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



The strength of our promise to you

For more than 100 years, our mission has been consistent with our name. We are Protective Life. Protecting the dreams of long-term financial security for those we serve is our highest priority. The strength of our promise to you is backed by the financial stability and long-term performance of our company. Protective Life carries high ratings from independent rating organizations who measure financial strength and claims-paying abilities. They consider factors such as overall operating performance, asset quality, financial flexibility and capitalization.

Protective Life has insurer financial strength ratings of:

A+ (Superior, 2nd highest of 15 ratings) from A.M. Best

AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's

A+ (Strong, 5th highest of 22 ratings) from Fitch

A1 (Good, 5th highest of 21 ratings) from Moody's Investor Services

Ratings do not reflect the investment experience or financial strength of any sub account. These ratings are current as of December 31, 2020, are subject to change and do not apply to products or their performance. Please visit protective.com for more current information.

Product specifications

Protective Variable Annuity II B Series and Protective Variable Annuity NY II B Series

Availability

Ages 0 – 85

Investment amounts

Minimum Initial Investment:

\$5,000

Minimum Additional Investment:

\$100 (\$50 via Electronic Funds Transfer)

No additional investments accepted after 86th birthday. On contracts with SecurePay 5, no additional investments accepted after two years from the benefit issue date.

Maximum Investment:

\$1 million

Higher amounts may be accepted with prior company approval.

Annual costs

Mortality and expense risk and administration charge: 1.30%

Charge is deducted from the average daily net value of the variable subaccounts.

Contract maintenance fee: \$35 (in the state of New York, \$30)

Fee is waived if, on the contract anniversary, either the contract value or the total investment exceeds \$100,000 (less withdrawals and surrender charges, if any).

Surrender charges

Contract owners have full access to each investment and any earnings attributed to it without a surrender charge seven years after it has been applied to the contract.

7-YEAR WITHDRAWAL CHARGE SCHEDULE							
YEAR	1	2	3	4	5	6	7
CHARGE	7%	6%	6%	5%	4%	3%	2%

Penalty free withdrawals

During the first contract year, owners can withdraw 10% of the initial investment without a surrender charge. After the first contract year, owners can withdraw the greatest of:

- Accumulated earnings as of the prior contract anniversary
- 10% of the aggregate net investment as of the prior contract anniversary
- 10% of the contract value as of the prior contract anniversary

Automatic withdrawals are also available. These fixed payments of at least \$100 may be taken on a monthly or quarterly basis.

The contract value after each withdrawal must be at least \$5,000.

Optional investment programs

- Dollar cost averaging: 6 and 12 months
- Portfolio rebalancing: Portfolio rebalancing transfers are not taxable and are available quarterly, semi-annually or annually
- Model portfolios

For complete information, please see the Investment Options Guide and the product prospectus. Certain limitations may apply when protected lifetime income benefits are added to a variable annuity contract.

Nursing Home/Terminal Illness Waiver

If you are confined to a hospital or nursing facility for at least 30 days, or are diagnosed with a terminal illness, we will waive surrender charges after the first contract anniversary.

Not available in all states. State variations may apply.

Standard death benefit

The Return of Purchase Payments Death Benefit is available at no additional cost. Should the owner pass away before starting annuity income payments, beneficiaries will receive the greater of the:

- Contract value or
- Total investment in the variable annuity (total purchase payments), less an adjustment for each prior withdrawal

The Return of Purchase Payments Death Benefit is subject to a maximum of the contract value plus \$1 million.

Enhanced death benefits (optional at additional cost)

Enhanced death benefits may be selected for an additional cost at the time the contract is purchased in lieu of the Return of Purchase Payments Death Benefit. Each allows the owner to lock-in the maximum value attained at certain points during a contract year, potentially providing beneficiaries with a larger benefit if the contract value increases over time.

	MAXIMUM ANNIVERSARY VALUE DEATH BENEFIT	MAXIMUM QUARTERLY VALUE DEATH BENEFIT
Death benefit lock-in	Upon each contract anniversary	Upon each contract quarter end
Monthly cost	0.20% (on an annualized basis) Charged at the beginning of each contract month.	0.25% (on an annualized basis)
Availability	Ages 0 – 75	

Should the owner pass away before starting annuity income payments, the beneficiary will receive the greatest of the:

- Contract value or
- Total investment in the variable annuity (total purchase payments), less an adjustment for each prior withdrawal or
- Maximum quarterly or anniversary value (based on option selection) attained before the owner's 80th birthday or date of passing, whichever is earlier, less an adjustment for each prior withdrawal

Not available on contracts with Protective Income Manager. Subject to a maximum of the contract value plus \$1 million. Death benefit may not be changed after contract issue.

Loyalty bonus

At no additional charge, Protective Life will reward the owner for maintaining a focus on long-term savings. We will increase the contract value by 2%, if annuity income payments start after the 10th contract anniversary. To qualify, the annuity income payments must be structured for life with a certain period of 10 years or more.

SECUREPAY 5*

Highlights

- Benefit base captures annual market gains with downside protection for guaranteed growth now, and steady, predictable income later
- Potential for the benefit base to grow annually 10 times by a minimum 5% compound interest rate or until benefit withdrawals begin (if earlier), regardless of market performance
- Enhanced withdrawal amounts for qualifying medical and nursing home care conditions
- Can defer single or joint life coverage choice until benefit withdrawals begin

Availability

Ages 60 – 85

Annual cost

At issue: 1.20% of the benefit base

GUARANTEED MAXIMUM ANNUAL WITHDRAWAL PERCENTAGES		
Age	Single person	Both spouses
60 – 64	4.00%	3.50%
65 – 66	4.75%	4.25%
67 – 69	5.00%	4.50%
70 – 71	5.30%	4.80%
72+	5.55%	5.05%

All withdrawals, including those taken under the terms of the SecurePay 5 benefit, reduce the contract value and death benefit. Surrender charges and federal and state taxes may apply, as well as a 10% federal penalty if a withdrawal occurs before the owner reaches age 59½. See the product prospectus for complete details.

Benefit base

The benefit base is the amount on which the protected lifetime income benefit is determined. The benefit base is equal to the initial investment, increased dollar-for-dollar for additional investments received within the first two years of the benefit issue date and adjusted for withdrawals. The benefit base is capped at \$5 million.

*SecurePay 5 withdrawal rates for Protective Variable Annuity NY II B Series are pending state approval.

Step-up provision

The benefit base will increase when positive market performance has caused the contract value to exceed the benefit base. This opportunity occurs on every contract anniversary until the owner reaches age 95.

Future benefit withdrawals are then based on the new, higher benefit base — increasing the amount of the benefit withdrawals. If the contract value is equal to or less than the current benefit base on a contract anniversary, benefit withdrawals simply remain level.

5% Roll-up benefit

Should the contract value grow by less than 5% each year, the benefit base will still increase by a 5% compound interest rate provided the contract value is at least 50% of the benefit base.

This opportunity occurs on every contract anniversary until it has occurred 10 times or until the owner decides to begin benefit withdrawals, if earlier.

Future benefit withdrawals are then based on the new, higher benefit base — increasing the amount of the benefit withdrawals.

Extra benefits

SecurePay ME (medical evaluation enhancement): may provide additional withdrawal amounts for owners with qualifying medical conditions.

SecurePay NH (nursing home enhancement): may provide additional withdrawal amounts for owners receiving qualifying nursing home care, potentially doubling the annual withdrawal amount up to a maximum of 10% for up to five years.

SecurePay 5 is available for purchase at contract issue. With our **RightTime** feature, owners also have the flexibility to later add this option for 0.10% more than if they were purchased at issue. This way, you don't have to make a decision up front — you have the flexibility to add this income option later if needs change.

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.

Investing with protected lifetime income options

The optional SecurePay 5 protected lifetime income benefit is available with one of three investment strategies:

1. Allocate to a customized portfolio:

Build your own diversified portfolio to meet your specific needs by participating in our AIC program. Each Protective Life investment option has been assigned to an investment category based on investment risk. You may allocate to any investment option in Categories 1, 2 or 3, provided the minimum and maximum allocation requirements below are met.

AIC	MINIMUM ALLOCATION	MAXIMUM ALLOCATION
1	40%	100%
2	0%	60%
3	0%	25%
4	N/A	N/A

Please note investment options in Category 4 are restricted from allocation.

2. Allocate to one of three Protective Life model portfolios:

- Conservative Growth
- Balanced Growth and Income
- Balanced Growth

3. Allocate to one of two Protective Life Dynamic Allocation Series portfolios:

- Conservative
- Moderate

Please note that the Protective Life Dynamic Allocation Series — Growth option is unavailable for 100% allocation with a protected lifetime income benefit, but is available under the Allocation by Investment Category (AIC) program. For more information, please see the Protective Life Dynamic Allocation Series section of this brochure.

4. Allocate to an American Funds Insurance Series® Portfolio:

- Conservative

Please note that the Balanced and Appreciation portfolio options are unavailable with a protected lifetime income benefit.

For more information regarding the investment option categories, please see the Investment Options section of this brochure.

Investment options, allocation requirements and model portfolios are subject to change at any time. For the most recent and complete information, please consult the prospectus.



Investment management

With Protective Life, you can diversify your variable annuity investments among several options from leading fund managers. We select each fund manager for their high level of professional credentials and experience. They are responsible for implementing each respective investment option's strategy and managing its portfolio trading activities.



BlackRock



**Asset
Management**



Janus Henderson
INVESTORS



LORD ABBETT

P I M C O

T.RowePrice



Tax-free transfers among the various investment options may help clients maintain their preferred level of diversification, as investments continue growing at varying rates of return. 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.



Investment options

Build your own diversified portfolio from a variety of quality investment options listed below.

LARGE CAP VALUE	AIC
American Funds Insurance Series Washington Mutual Investors Fund	3
AllianceBernstein VPS Growth and Income B	3
Invesco V.I. Comstock Fund	3
Invesco V.I. Growth and Income Fund	3

LARGE CAP BLEND	AIC
American Funds IS® Global Growth and Income Fund	3
American Funds IS® Growth-Income Fund	3
Legg Mason ClearBridge Variable Dividend Strat II	3
Fidelity VIP Index 500 Portfolio	3
Franklin Rising Dividends VIP Fund	3
Goldman Sachs International Equity Insights Fund	4
Lord Abbett Series Fund, Inc. Fundamental Equity Portfolio	3
Invesco V.I. Main Street Fund	3

LARGE CAP GROWTH	AIC
AllianceBernstein VPS Large Cap Growth B	3
American Funds IS Growth Fund SM	3
Franklin ClearBridge Variable Large Cap Growth II	3
Fidelity VIP Contrafund® Portfolio	3
Franklin DynaTech VIP Fund	4
Goldman Sachs VIT Strategic Growth Fund	3
Invesco V.I. International Growth Fund	3
Invesco V.I. Global Fund	4
T. Rowe Price Blue Chip Growth Port II	3

SMALL CAP VALUE	AIC
Franklin Small Cap Value VIP Fund	4

SMALL CAP BLEND	AIC
Invesco V.I. Mn Strt Small Cap II	4
Invesco V.I. Small — Cap Equity Fund	4

SMALL CAP GROWTH	AIC
AllianceBernstein VPS Small Cap Growth B	4
ClearBridge Variable Small Cap Growth Portfolio	4
Goldman Sachs VIT Small Cap Eq Insights Svc	4
Templeton Developing Markets VIP Fund	4

MID CAP VALUE	AIC
AllianceBernstein VPS Small/Mid Cap Value B	4
Columbia VP Select Mid Cap Value 2	4
Invesco V.I. American Value Fund	3

MID CAP BLEND	AIC
ClearBridge Variable Mid Cap Portfolio	4

MID CAP GROWTH	AIC
Fidelity VIP Mid Cap Portfolio	3
Franklin Small-Mid Cap Growth VIP Fund	4
Goldman Sachs VIT Growth Opportunities Fund	4
Invesco V.I. Discovery Mid Cap Growth Fund	4
Lord Abbett Series Fund, Inc. Growth Opportunities Portfolio	4

ALLOCATION FUNDS	AIC
American Funds IS Asset Allocation Fund SM	2
American Funds IS® Capital Income Builder®	2
BlackRock 60/40 Trgt Allc ETF V.I. III	2
BlackRock Global Allocation V.I. III	2
Columbia VP Balanced 2	2
Fidelity® VIP Asset Manager Service 2	2
Fidelity® VIP Balanced Service 2	2
Fidelity® VIP FundsManager 20% Service 2	1
Fidelity® VIP FundsManager 85% Service 2	3
Fidelity® VIP Target Volatility Svc 2	2
Invesco V. I. Cnstrv Bal II	2
Franklin Income VIP Fund	2
Invesco V.I. Equity and Income Fund	2
Lord Abbett Series Fund, Inc. Dividend Growth Portfolio	3
PIMCO VIT All Asset Portfolio	2

SECTOR FUNDS	AIC
Fidelity® VIP Energy Service 2	4
Fidelity® VIP Health Care Port Svc 2	3
Invesco V.I. Global Real Estate Fund	4
T. Rowe Price Health Sciences Port II	3

HIGH QUALITY SHORT-TERM	AIC
Columbia VP Intermediate Bond 2	1
Franklin U.S. Government Securities VIP Fund	1
PIMCO VIT Low Duration Portfolio	1
PIMCO VIT Short-Term Portfolio	1

HIGH QUALITY INTERMEDIATE-TERM	AIC
American Funds IS [®] Bond Fund	1
American Funds IS [®] US Government/AAA-Rated Securities Fund	1
Fidelity [®] VIP Investment Grade Bond Portfolio	1
Goldman Sachs VIT Core Fixed Income Fund	1
Invesco V.I. Government Securities Fund	1
PIMCO VIT Total Return Portfolio	1

HIGH QUALITY LONG-TERM	AIC
PIMCO VIT Long-Term US Government Portfolio	2
PIMCO VIT Real Return Portfolio	2

MEDIUM QUALITY SHORT-TERM	AIC
Columbia VP Limited Duration Credit 2	1
Lord Abbett Series Short Duration Inc VC	1

MEDIUM QUALITY INTERMEDIATE-TERM	AIC
Columbia VP Strategic Income 2	2
Franklin Strategic Income VIP Fund	2
Templeton Global Bond VIP Fund	2
Legg Mason Western Asset Core Plus VIT II	1

MEDIUM QUALITY LONG-TERM	AIC
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio	2

FIXED INCOME MISCELLANEOUS	AIC
Columbia VP Strategic Income 2	2

MULTISECTOR BOND	AIC
PIMCO Income Advisor	2

HIGH YIELD	AIC
PIMCO VIT High Yield Adv	2

MONEY MARKET	AIC
Invesco V.I. U.S. Government Money Portfolio	1

RISK-MANAGED FUNDS	AIC
Goldman Sachs VIT Global Trends Allocation Fund	2
Invesco V.I. Balanced Risk Allocation Fund	2
PIMCO VIT Global Diversified Allocation Portfolio	2

DIVERSIFIED EMERGING MARKETS	AIC
American Funds IS New World Fund SM	4

GLOBAL EQUITY	AIC
American Funds IS Global Growth Fund SM	3
American Funds IS Global Small Capitalization Fund SM	4
American Funds IS International Fund SM	4

PROTECTIVE LIFE DYNAMIC ALLOCATION SERIES	AIC
Protective Life Dynamic Allocation Series — Conservative Portfolio	1
Protective Life Dynamic Allocation Series — Moderate Portfolio	2
Protective Life Dynamic Allocation Series — Growth Portfolio	3

Model portfolios

With so many investment choices, it's easy to become overwhelmed. That's why Protective Life offers four model portfolios, to help you simplify the asset allocation process. Each offers broad diversification by asset class and fund manager. They are turnkey solutions for investors that offer varying levels of risk tolerance.

CONSERVATIVE GROWTH

TARGET ALLOCATION:

40% EQUITY ■■■■■■

60% FIXED INCOME ■■■■■■



American Funds IS® Bond 4.....	5%
Columbia VP Intermediate Bond 2.....	10%
Fidelity® VIP Investment Grade Bd Svc 2	10%
PIMCO VIT Short-Term Adv.....	10%
PIMCO VIT Total Return Adv.....	5%
BlackRock Global Allocation V.I. III	5%
Columbia VP Strategic Income 2	10%
Fidelity® VIP Balanced Service 2	5%
Invesco V.I. Cnsrv Bal II	10%
Lord Abbett Series Bond-Debenture VC.....	15%
AllianceBernstein VPS Large Cap Growth B.....	5%
American Funds IS® Global Growth 4.....	5%
Franklin Rising Dividends VIP 2.....	5%

BALANCED GROWTH AND INCOME

TARGET ALLOCATION:

50% EQUITY ■■■■■■

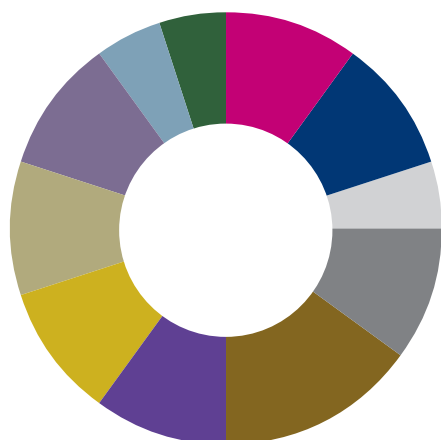
50% FIXED INCOME ■■■■■■



American Funds IS® Bond 4.....	5%
Columbia VP Intermediate Bond 2.....	10%
Fidelity® VIP Investment Grade Bd Svc 2	10%
PIMCO VIT Short-Term Adv.....	10%
BlackRock Global Allocation V.I. III	10%
Columbia VP Strategic Income 2	5%
Fidelity® VIP Balanced Service 2	10%
Invesco V.I. Cnsrv Bal II	10%
Lord Abbett Series Bond-Debenture VC.....	10%
AllianceBernstein VPS Large Cap Growth B.....	5%
American Funds IS® Global Growth 4.....	5%
American Funds IS® Growth 4	5%
Franklin Rising Dividends VIP 2.....	5%

TARGET ALLOCATION:

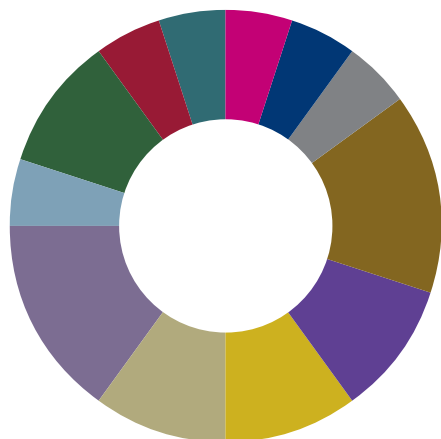
40% FIXED INCOME ■■■■ ■■■■ ■■■■ ■■■■ ■■■■ ■■■■ ■■■■ ■■■■ ■■■■ ■■■■



Columbia VP Intermediate Bond 2	10%
Fidelity® VIP Investment Grade Bd Svc 2	10%
PIMCO VIT Short-Term Adv	5%
BlackRock Global Allocation V.I. III	10%
Fidelity® VIP Balanced Service 2	15%
Invesco V.I. Cnsv Bal II	10%
Lord Abbett Series Bond-Debenture VC	10%
AllianceBernstein VPS Large Cap Growth B	10%
American Funds IS® Global Growth 4	10%
American Funds IS® Growth 4	5%
Franklin Rising Dividends VIP 2	5%

TARGET ALLOCATION:

25% FIXED INCOME ■■■■■■■■■■



Columbia VP Intermediate Bond 2.....	5%
Fidelity® VIP Investment Grade Bd Svc 2	5%
BlackRock Global Allocation V.I. III	5%
Fidelity® VIP Balanced Service 2	15%
Invesco V.I. Cnsv Bal II	10%
Lord Abbett Series Bond-Debenture VC.....	10%
AllianceBernstein VPS Large Cap Growth B.....	10%
American Funds IS® Global Growth 4.....	15%
American Funds IS® Growth 4	5%
Franklin Rising Dividends VIP 2	10%
Franklin Small Cap Value VIP 2.....	5%
Invesco V.I. Mn Strt Sm Cp II	5%

* Not available on contracts with an optional protected lifetime income benefit.

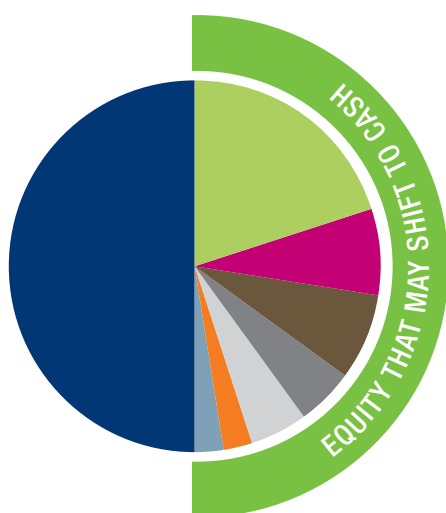
Protective life dynamic allocation series

Managed by Janus and sold exclusively by Protective Life, the Protective Life Dynamic Allocation Series can help you remove the emotion from investing by following a rules-based process. This intuitive process looks to shift equity allocations to and from short-duration investments weekly based on market signals. The ultimate goal is to help you grow assets over time, while mitigating downside risk.

CONSERVATIVE

TARGET ALLOCATION:

50% EQUITY ■■■■■■■■■■ 50% FIXED INCOME ■■■■■■■■■■



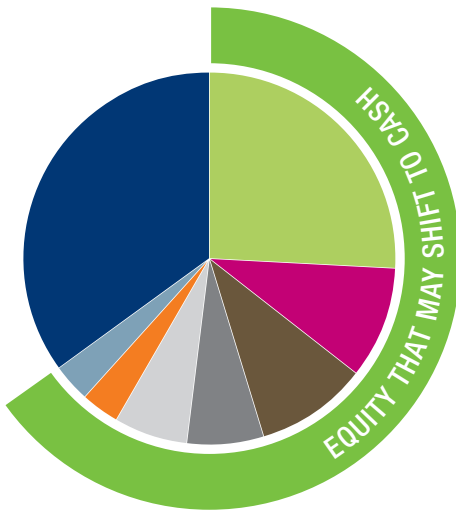
U.S. Large Cap Equity	20.0%
U.S. Small Cap Equity.....	7.5%
U.S. High Growth Equity	7.5%
U.K. Equity	5.0%
European Equity.....	5.0%
Japan Equity.....	2.5%
Asia Equity (excluding Japan).....	2.5%
Fixed Income	50.0%

MODERATE

TARGET ALLOCATION:

65% EQUITY

35% FIXED INCOME 



■ U.S. Large Cap Equity	26.0%
■ U.S. Small Cap Equity.....	9.75%
■ U.S. High Growth Equity	9.75%
■ U.K. Equity	6.5%
■ European Equity.....	6.5%
■ Japan Equity	3.25%
■ Asia Equity (excluding Japan).....	3.25%
■ Fixed Income	35.0%

GROWTH

TARGET ALLOCATION:

100% EQUITY ■■■■■■■■■■



■ U.S. Large Cap Equity	40.0%
■ U.S. Small Cap Equity.....	15.0%
■ U.S. High Growth Equity	15.0%
■ U.K. Equity	10.0%
■ European Equity.....	10.0%
■ Japan Equity.....	5.0%
■ Asia Equity (excluding Japan).....	5.0%

American Funds Insurance Series® portfolios

These three objective-based insurance portfolios comprised of American Funds Insurance Series funds can help you reach your retirement goals. These portfolios offer a blend of five individual funds within the American Funds Insurance Series — one of the largest families of funds for variable annuities. Please speak to your financial professional to determine if one of these three portfolios is appropriate in light of your investment objectives and risk tolerance.

CONSERVATIVE

■ BOND FUNDS ■ ASSET ALLOCATION FUNDS ■ GROWTH AND INCOME FUNDS ■ GROWTH FUNDS



Bond	40.0%
U. S. Government/AAA-Rated Securities Fund	15.0%
Asset Allocation Fund	10.0%
Growth-Income Fund	20.0%
Global Growth Fund	15.0%

BALANCED

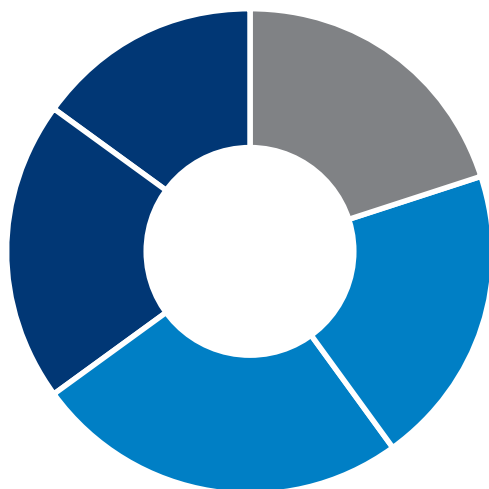
■ BOND FUNDS ■ ASSET ALLOCATION FUNDS ■ GROWTH AND INCOME FUNDS ■ GROWTH FUNDS



■ Bond	25.0%
■ Asset Allocation Fund	25.0%
■ Growth-Income Fund	20.0%
■ Global Growth Fund	20.0%
■ Growth Fund	10.0%

APPRECIATION

■ ASSET ALLOCATION FUNDS ■ GROWTH AND INCOME FUNDS ■ GROWTH FUNDS



■ Asset Allocation Fund	20.0%
■ Global Growth and Income Fund	20.0%
■ Growth-Income Fund	25.0%
■ Global Growth Fund	20.0%
■ Growth Fund	15.0%

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.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund.

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® is a registered trademark of Protective Life Insurance Company.

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 and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). Variable annuities are issued by PLICO in all states except New York and in New York by PLAIC; securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. PLICO is located in Nashville, TN. PLAIC and IDI are 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 (PLICO) and VDA-A-2006 (PLAIC). SecurePay 5 benefits provided by rider form number VDA-P-6035 (PLICO) and VDA-A-6035 (PLAIC). SecurePay ME endorsement provided under form number IPV-2156 (PLICO) and AF-2144 (PLAIC). SecurePay NH provided under policy form number IPV-2159 (PLICO).

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 or PLAIC at 800-456-6330.



protective.com

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