Protective

Protective® Dimensions V Variable Annuity SecurePay Income℠ benefit

Allocation by Investment Categories (AIC)

If your client elects the SecurePay Income 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	10%	100%
2 – Moderate	0%	90%
3 – Aggressive	0%	40%
4 – Not available with the SecurePay Income benefit		

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 Limited Duration Credit 2
Fidelity® VIP Bond Index 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
Janus Henderson VIT Balanced Svc
Lord Abbett Series Fund Short Duration Income Portfolio
MFS® VIT II Core Equity Svc
PIMCO VIT Low Duration Adv
PIMCO VIT Real Return Adv
PIMCO VIT Short-Term Adv
PIMCO VIT Total Return Adv

Moderate

American Funds® IS — Amer Hi-Inc Trust Fund (4)
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 VI III
BlackRock Global Allocation V.I. III
Columbia VP Balanced 2
Columbia VP Emerging Markets Bond 2
Columbia VP Strategic Income 2
Fidelity® VIP Asset Manager Growth Portfolio Service 2
Fidelity® VIP Asset Manager Portfolio Service 2
Fidelity® VIP Balanced Portfolio Service 2
Fidelity® VIP FundsManager® 60% Portfolio Service 2
Franklin Income VIP 2
Lord Abbett Series Fund Bond-Debenture Portfolio
PIMCO VIT Income Advisor
T. Rowe Price Moderate Allocation I

Aggressive

AB VPS Relative Value B
AB VPS Large Cap Growth 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 — International Growth And Income Fund (4)
American Funds® IS — Washington Mutual Investors Fund (4)
BlackRock Advantage SMID Cap V.I. Fd III
BlackRock International V.I. I
Fidelity® VIP Contrafund Portfolio Service 2
Fidelity® VIP FundsManager® 85% Portfolio Service 2
Fidelity® VIP Health Care Portfolio Service 2
Fidelity® VIP Index 500 Portfolio Service 2
Fidelity® VIP International Index Portfolio Service 2
Fidelity® VIP Total Market Index Portfolio Service 2
Franklin Rising Dividends VIP 2
Goldman Sachs VIT Mid Cap Growth Svc
Goldman Sachs VIT Mid Cap Value Svc
Goldman Sachs VIT Strategic Growth Svc
Invesco V.I. Equity and Income Fund — Series II
Invesco V.I. Main Street Mid Cap Fund — Series II
Janus Henderson VIT Enterprise Svc
Janus Henderson VIT Forty Svc
Janus Henderson VIT Overseas Svc
Lord Abbett Series Fund Dividend Growth Portfolio
MFS® VIT II International Growth Svc
MFS® VIT II International Intrs Val Svc
MFS® VIT II MA Investors Growth Stk Svc
MFS® VIT II Research International Svc
MFS® VIT III Blended Rsrch Sm Cp Eq Svc
T. Rowe Price Blue Chip Growth Port II
T. Rowe Price Mid-Cap Growth Port II

Protective refers to Protective Life Insurance Company.

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Protective is not registered as an investment advisor and is not providing investment advice by making the Allocation Portfolios or the Allocation by Investment Category options available.

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.

Protective Dimensions V variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York on policy form VDA-P-2006. SecurePay Income benefits issued on rider form VDA-P-6068. Policy form numbers, product availability and features may vary by state.

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 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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<tr><td>Not FDIC/NCUA Insured</td><td>Not Bank or Credit Union Guaranteed</td><td>Not a Deposit</td></tr>
<tr><td colspan="2">Not Insured By Any Federal Government Agency</td><td>May Lose Value</td></tr>
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