



Protective® Dimensions V Variable Annuity SecurePay IncomeSM 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. During accumulation, your client may allocate to any option in the following categories, provided they 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	Moderate	Aggressive
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 Lord Abbett Series Fund Short Duration Income Portfolio PIMCO VIT Low Duration Adv PIMCO VIT Real Return Adv PIMCO VIT Short-Term Adv PIMCO VIT Total Return Adv	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 Alloc 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 70% Portfolio Service 2 Fidelity® VIP Asset Manager 50% Portfolio Service 2 Fidelity® VIP Balanced Portfolio Service 2 Fidelity® VIP FundsManager® 60% Portfolio Service 2 First Trust Dow Jones Dividend & Income Portfolio I First Trust Multi Income Allocation Portfolio I Franklin Income VIP 2 Janus Henderson VIT Balanced Svc Lord Abbett Series Fund Bond-Debenture Portfolio PIMCO VIT Income Advisor T. Rowe Price Moderate Allocation I	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 (4) Lord Abbett Series Fund Dividend Growth Portfolio MFS® VIT II Core Equity Svc MFS® VIT Growth Svc MFS® VIT Total Return Svc MFS® VIT II International Growth Svc MFS® VIT II International Intrs Val Svc MFS® VIT II MA Investors Growth Svc MFS® VIT II Research International Svc (4) MFS® VIT III Blended Rsrch Sm Cp Eq Svc (4) T. Rowe Price Blue Chip Growth Port II T. Rowe Price Mid-Cap Growth Port II

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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 benefit is issued under rider form VDA-P-6093. SecurePay NH benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and 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 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

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