



Custom allocation options

Protective® Variable Annuity NY II B Series with the SecurePay 5SM Optional Lifetime Income Benefit

Allocation by Investment Categories (AIC)

If a client elects the SecurePay 5 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. A client may allocate to any option in the following categories, provided the minimum and maximum requirements are followed as indicated in the table.

Category	Minimum allocation	Maximum allocation
Conservative	40%	100%
Moderate	0%	60%
Aggressive	0%	25%

The available investment options have been categorized for you:

Conservative	Moderate	Aggressive
American Funds® IS - The Bond Fund of America Fund (4)	American Funds® IS - Asset Allocation Fund (4)	AB VPS Large Cap Growth B
American Funds® IS - US Government Securities Fund (4)	American Funds® IS - Capital Inc Builder® Fund (4)	AB VPS Relative Value B
Columbia VP Intermediate Bond 2	BlackRock 60/40 Trgt Allc ETF VI III	American Funds® IS - Capital World Growth & Income Fund (4)
Columbia VP Limited Duration Credit 2	BlackRock Global Allocation V.I. III	American Funds® IS - Global Growth Fund (4)
Fidelity® VIP FundsManager® 20% Service 2	Columbia VP Balanced 2	American Funds® IS - Growth Fund (4)
Fidelity® VIP Investment Grade Bd Svc 2	Columbia VP Strategic Income 2	American Funds® IS - Growth-Income Fund (4)
Franklin US Government Securities VIP 2	Fidelity® VIP Asset Manager® Portfolio Service 2	American Funds® IS - Washington Mutual Investors Fund (4)
Goldman Sachs VIT Core Fixed Income Svc	Fidelity® VIP Balanced Portfolio Service 2	ClearBridge Variable Dividend Strat II
Invesco V.I. Government Securities Fund - Series II	Fidelity® VIP Target Volatility Service 2	ClearBridge Variable Large Cap Growth II
Invesco V.I. U.S. Government Money Portfolio - Series I	Franklin Income VIP 2	Fidelity® VIP Contrafund Service 2
Lord Abbett Series Fund Short Duration Income Portfolio	Franklin Strategic Income VIP 2	Fidelity® VIP FundsManager® 85% Service 2
PIMCO VIT Low Duration Adv	Goldman Sachs VIT Trd Driv Alloc Svc	Fidelity® VIP Health Care Service 2
PIMCO VIT Short-Term Adv	Invesco V.I. Balanced-Risk Allocation Fund - Series II	Fidelity® VIP Index 500 Service 2
PIMCO VIT Total Return Adv	Invesco V.I. Equity and Income Fund - Series II	Fidelity® VIP Mid Cap Service 2
Protective Life Dynamic Allc Ser Cnsrv	Lord Abbett Series Fund Bond-Debtenture Portfolio	Franklin Rising Dividends VIP 2
Western Asset Core Plus VIT II	PIMCO VIT Global Diversified Allocation Adv	Goldman Sachs VIT Strategic Growth Svc
	PIMCO VIT High Yield Adv	Invesco Capital Appreciation - Series II
	PIMCO VIT Income Advisor	Invesco V.I. American Value - Series II
	PIMCO VIT All Asset Adv	Invesco V.I. Comstock Fund - Series II
	PIMCO VIT Long-Term US Govt Adv	Invesco V.I. Growth and Income Fund - Series II
	PIMCO VIT Real Return Adv	Invesco V.I. International Equity - Series II
	Protective Life Dynamic Allc Ser Mod	Invesco V.I. Main Street - Series II
	Templeton Global Bond VIP 2	Lord Abbett Series Fund Dividend Growth Portfolio
		Lord Abbett Series Fund Fundamental Equity Portfolio
		Protective Life Dynamic Allc Ser Gr
		T. Rowe Price Blue Chip Growth Port II
		T. Rowe Price Mid-Cap Growth Port II

Protective refers to Protective Life and Annuity 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 Variable Annuity NY II B Series is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form series VDA-A-2006. SecurePay 5 benefits issued under rider form number VDA-A-6035.

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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