Protective

Custom allocation options

Protective® Aspirations variable annuity with the SecurePay Protector℠ Optional Lifetime Income Benefit

Allocation by Investment Category (AIC)

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

AIC category	Accumulation phase | Preparing for retirement		Income phase | Living in retirement	
	Minimum	Maximum	Minimum	Maximum
1	10%	100%	35%	100%
2	0%	90%	0%	65%
3	0%	40%	0%	25%

AIC category 1

American Funds® IS - The Bond Fund of America Fund (4)
American Funds® IS - US Government Securities Fund (4)
Columbia VP Intermediate Bond 2
Columbia VP Limited Duration Credit 2
Fidelity® VIP Bond Index Portfolio Service 2
Fidelity® VIP FundsManager® 20% 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
Western Asset Core Plus VIT II

AIC category 2

AB VPS Balanced Hedged Allocation B
American Funds® IS - Asset Allocation Fund (4)
American Funds® IS - Capital Income Builder® (4)
American Funds® IS - Global Balanced Fund (4)
BlackRock 60/40 Target Allc ETF VI III
BlackRock Global Allocation V.I. III
Columbia VP Balanced 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 High Income Portfolio Service 2
Fidelity® VIP Strategic Income Portfolio Service 2
Fidelity® VIP Target Volatility Portfolio Service 2
First Trust Dow Jones Dividend & Income Allocation Portfolio I
First Trust Multi Income Allocation Portfolio I
Franklin Income VIP 2
Goldman Sachs VIT Trend Driven Alloc Svc
Invesco V.I. Balanced-Risk Fund - Series II
Janus Henderson VIT Balanced Svc
Lord Abbett Series Fund Bond-Debenture Portfolio
Morgan Stanley VIF Global Strategist II
PIMCO VIT All Asset Adv
PIMCO VIT Global Diversified Alloc Adv
PIMCO VIT High Yield Adv
PIMCO VIT Income Advisor
PIMCO VIT Long-Term US Govt Adv
Protective Life Dynamic Allc Ser Conservative
Protective Life Dynamic Allc Ser Moderate
T. Rowe Price Moderate Allocation I
Templeton Global Bond VIP 2

AIC category 3

AB VPS Large Cap Growth B
AB VPS Relative Value 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
ClearBridge Variable Dividend Strategy II
ClearBridge Variable Large Cap Growth II
Fidelity® VIP Contrafund Portfolio Service 2
Fidelity® VIP FundsManager® 85% Portfolio Service 2
Fidelity® VIP Growth & Income Portfolio Service 2
Fidelity® VIP Growth Portfolio Service 2
Fidelity® VIP Health Care Portfolio Service 2
Fidelity® VIP Index 500 Portfolio Service 2
Fidelity® VIP Mid Cap 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. Comstock Fund - Series II
Invesco V.I. Equity and Income Fund - Series II
Invesco V.I. Growth 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
Lord Abbett Series Fund Dividend Growth Portfolio
Lord Abbett Series Fund Fundamental Equity Portfolio
MFS® VIT Growth Svc
MFS® VIT II Core Equity Svc
MFS® VIT II International Growth Svc
MFS® VIT II International Intrinsic Value Svc
MFS® VIT II MA Investors Growth Stock Svc
MFS® VIT Total Return Svc
Protective Life Dynamic Allc Ser Growth
T. Rowe Price Blue Chip Growth Port II
T. Rowe Price Mid-Cap Growth Port II

Protective refers to Protective Life Insurance Company.

Protective

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value