



PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

with the SecurePay InvestorSM withdrawal benefit

Hypothetical Illustration

Prepared by: Default Agent, 0000000
Broker

Prepared on: 6/27/2022

Primary Owner: First Last Name, M, Age 65

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

Product availability and features may vary by state.

This is an illustration only, not an offer, contract, or promise of future performance. The annuity contract, together with any optional rider and endorsements attached to the contract, will govern your rights.

This is not a complete description of the annuity. This illustration must be preceded or accompanied by a prospectus for the annuity. Investors should carefully consider the investment objectives, risks, charges, and expenses of the annuity and its underlying investment options before investing. Information about the annuity contract and summary information about the investment options is contained in the prospectus for the contract. Detailed information about the underlying investment options offered through the annuity is contained in the prospectus for each underlying fund. Investors should read the prospectuses carefully before investing. Please see the last page of this illustration for information on how to access the annuity and fund prospectuses.

This illustration is not a recommendation or investment advice. This illustration is designed solely to illustrate the product's features based on hypothetical inputs or information provided by the financial professional. Please contact your financial professional to determine if this product or the illustrated allocations of Contract Value are best for you based on your specific financial needs.

Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult with their legal or tax advisor regarding their individual situations before making any tax-related decisions.

Illustration Assumptions

- Product: Protective Aspirations Variable Annuity
- Initial Purchase Payment: \$200,000
- Tax Qualification: Non-Qualified

- Mortality Expense and Administration Charge: 1.20%
- Death Benefit: Contract Value
- Protected Lifetime Income Option: SecurePay Investor withdrawal benefit
- Protected Lifetime Income Option Benefit Cost: 0.50%
- Investment Allocation: Balanced Toward Income
Allocation by Investment Category (AIC)

- Total Weighed Average Annual Fund Expense Charge (rounded to two decimal places): 0.86%
- Illustration Basis: 0.00% Hypothetical Gross Rate of Return
- Withdrawals: Subject to withdrawal charges. Refer to the "Glossary of Terms" for details.

At a Glance

Amount Invested: \$200,000

3.50% at age 65
SECUREPAY INITIAL GUARANTEED
ANNUAL WITHDRAWAL PERCENTAGE

\$7,000 at age 65
SECUREPAY INITIAL GUARANTEED
ANNUAL INCOME AMOUNT

\$147,000 at age 85
SECUREPAY TOTAL LIFETIME INCOME
WITHDRAWALS ILLUSTRATED

\$0 at age 85
DEATH BENEFIT

Values reported are based on historical performance of the selected sub-accounts or the selected hypothetical performance scenario and includes current contract charges and deductions.

This hypothetical illustration is for illustrative purposes only and should not be deemed a representation of past or future performance or a guarantee of future results. Rates of return may vary. Investments will fluctuate in value and may be worth more or less than their original cost when redeemed. Actual values and expenses may be higher or lower than those shown. This illustration is not valid unless presented with all pages. See Disclosures, References and Footnotes as well as Glossary of Terms for additional contract details.

PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

Purchase Payments and/or Withdrawals

The values illustrated below assume that you make the following purchase payments and/or withdrawals.

Withdrawals**

Amount *SecurePay Withdrawals on or after the SecurePay Benefit Election Date*

\$7,000 Annual from 6/30/2022 to 6/30/2027

\$7,000 on 6/30/2030

\$28,000 on 6/30/2032

\$7,000 Monthly from 6/30/2033 to 6/30/2042

Subtotal: \$147,000

Total Withdrawals: \$147,000

** Withdrawal amounts in this section are based on historical performance of the selected sub-accounts or the selected hypothetical performance scenario and includes current contract charges and deductions.

PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

Asset Allocation and Portfolio Performance

Sub-Account Allocation

Weighted Average Annual Fund Expense Charge
(as of most recent Fund Prospectus)

Balanced Toward Income†	Allocation	Fund Expense	Weighted Fund Expense Charge
AB VPS Large Cap Growth Class B	5.00%	0.90%	0.0450%
American Funds IS Global Growth Fund <i>Class 4</i>	5.00%	0.92%	0.0460%
American Funds IS Growth Fund <i>Class 4</i>	5.00%	0.85%	0.0425%
American Funds IS The Bond Fund of America <i>Class 4</i>	5.00%	0.70%	0.0350%
BlackRock Global Allocation V.I. III	5.00%	1.00%	0.0500%
Columbia VP Strategic Income 2	15.00%	0.93%	0.1395%
Fidelity VIP Balanced Service Class 2	5.00%	0.71%	0.0355%
Fidelity VIP Investment Grade Bond Portfolio <i>Service Class 2</i>	10.00%	0.64%	0.0640%
Franklin Rising Dividends VIP Fund <i>Class 2</i>	5.00%	0.88%	0.0440%
Invesco VI Conservative Balance II	10.00%	0.92%	0.0920%
Janus Henderson VIT Balanced Portfolio Service Class	5.00%	0.87%	0.0435%
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%	0.0890%
PIMCO VIT Short-Term Portfolio <i>Advisor</i>	10.00%	0.70%	0.0700%
T. Rowe Price Health Sciences Portfolio II	5.00%	1.19%	0.0595%
Total Weighted Average Annual Fund Expense Charge (rounded to two decimal places):			0.86%

Asset Allocation and Portfolio Performance

Weighted Average Annual Fund Expense Charge

The total Weighted Average Annual Fund Expense Charge of 0.8555% is based on the expenses of the fund(s) underlying the Sub-Account allocations listed above, net of any reimbursements by the fund manager as of December 31, 2021. Allocations may be changed at any time by written notice to Protective Life Insurance Company, although to purchase and maintain in effect the SecurePay Withdrawal Benefit, certain allocation restrictions must be observed. Please refer to a current prospectus for the variable annuity for details.

‡ Protective Life is not registered as an investment advisor and is not providing investment advice by making the Asset Allocation model Portfolios available.

The fund allocation shown includes a Money Market and/or Bond fund. While the system allows illustrations at a hypothetical rate of return up to 12%, you should determine the appropriateness of an illustrated rate of return in light of the Sub-Accounts selected.

PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

Illustrated Values

Illustrated Values Based on Current Contract Charges and Deductions
Hypothetical Gross Rate of Return 0.00%

Accumulation Value						SecurePay Lifetime Withdrawal Benefit					Legacy	Performance
Contract Date	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay Reserve	SecurePay NH ³	Death Benefit	Annual NROR
6/30/2022	Init / 65	200,000	-	187,400	200,000	200,000	3.50%	7,000 ¹	0	0	200,000	0.00%
Benefit Election Date 6/30/2022**												
6/30/2023	1 / 66	0	7,000	178,036	188,124	200,000	3.50%	7,000	0	14,000	188,124	-2.52%
6/30/2024	2 / 67	0	7,000	167,025	176,409	200,000	3.50%	7,000	0	14,000	176,409	-2.60%
6/30/2025	3 / 68	0	7,000	157,689	164,936	200,000	3.50%	7,000	0	14,000	164,936	-2.63%
6/30/2026	4 / 69	0	7,000	148,351	153,699	200,000	3.50%	7,000	0	14,000	153,699	-2.67%
6/30/2027	5 / 70	0	7,000	139,011	142,692	200,000	3.50%	7,000	0	14,000	142,692	-2.72%
6/30/2028	6 / 71	0	7,000	129,674	131,912	200,000	3.50%	7,000	0	14,000	131,912	-2.77%
6/30/2029	7 / 72	0	0	128,209	128,209	200,000	3.50%	7,000	7,000	14,000	128,209	-2.80%
6/30/2030	8 / 73	0	0	124,583	124,583	200,000	3.50%	7,000	14,000	14,000	124,583	-2.83%
6/30/2031	9 / 74	0	7,000	114,175	114,175	200,000	3.50%	7,000	14,000	14,000	114,175	-2.88%
6/30/2032	10 / 75	0	0	110,837	110,837	200,000	3.50%	7,000	21,000	14,000	110,837	-2.92%
6/30/2033	11 / 76	0	28,000	80,143	80,143	200,000	3.50%	7,000	0	14,000	80,143	-3.16%
6/30/2034	12 / 77	0	7,000	70,649	70,649	200,000	3.50%	7,000	0	14,000	70,649	-3.38%
6/30/2035	13 / 78	0	7,000	61,349	61,349	200,000	3.50%	7,000	0	14,000	61,349	-3.58%
6/30/2036	14 / 79	0	7,000	52,241	52,241	200,000	3.50%	7,000	0	14,000	52,241	-3.84%
6/30/2037	15 / 80	0	7,000	43,286	43,286	200,000	3.50%	7,000	0	14,000	43,286	-4.27%
6/30/2038	16 / 81	0	7,000	34,514	34,514	200,000	3.50%	7,000	0	14,000	34,514	-4.81%
6/30/2039	17 / 82	0	7,000	25,923	25,923	200,000	3.50%	7,000	0	14,000	25,923	-5.67%
6/30/2040	18 / 83	0	7,000	17,509	17,509	200,000	3.50%	7,000	0	14,000	17,509	-7.26%
6/30/2041	19 / 84	0	7,000	9,268	9,268	200,000	3.50%	7,000	0	14,000	9,268	-11.22%
6/30/2042	20 / 85	0	7,000	1,196	1,196	200,000	3.50%	7,000	0	14,000	1,196	-39.31%
6/30/2042	21 / 85	0	7,000	0	0‡	200,000	3.50%	7,000	0	14,000	0	0.00%

Total : \$200,000 \$147,000

Total Non-SecurePay Withdrawals: \$0
Total SecurePay Withdrawals: \$147,000

‡Based on the assumptions of this illustration, the Contract Value is \$0 on 6/30/2042 and your contract terminates. We then establish an Annuity Date of 6/30/2043. Monthly payments of \$583.00 begin on 6/30/2043 and continue during the life of the Covered Person.

PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

Illustrated Values

Illustrated Values Based on Maximum Contract Charges and Deductions
Hypothetical Gross Rate of Return 0.00%

Accumulation Value						SecurePay Lifetime Withdrawal Benefit					Legacy	Performance
Contract Date	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay Reserve	SecurePay NH ³	Death Benefit	Annual NROR
6/30/2022	Init / 65	200,000	-	187,400	200,000	200,000	3.50%	7,000 ¹	0	0	200,000	0.00%
Benefit Election Date 6/30/2022**												
6/30/2023	1 / 66	0	7,000	175,448	185,370	200,000	3.50%	7,000	0	14,000	185,370	-3.94%
6/30/2024	2 / 67	0	7,000	161,669	170,712	200,000	3.50%	7,000	0	14,000	170,712	-4.28%
6/30/2025	3 / 68	0	7,000	149,537	156,355	200,000	3.50%	7,000	0	14,000	156,355	-4.48%
6/30/2026	4 / 69	0	7,000	137,401	142,293	200,000	3.50%	7,000	0	14,000	142,293	-4.71%
6/30/2027	5 / 70	0	7,000	125,264	128,520	200,000	3.50%	7,000	0	14,000	128,520	-4.98%
6/30/2028	6 / 71	0	7,000	113,129	115,030	200,000	3.50%	7,000	0	14,000	115,030	-5.31%
6/30/2029	7 / 72	0	0	108,673	108,673	200,000	3.50%	7,000	7,000	14,000	108,673	-5.53%
6/30/2030	8 / 73	0	0	102,448	102,448	200,000	3.50%	7,000	14,000	14,000	102,448	-5.73%
6/30/2031	9 / 74	0	7,000	89,494	89,494	200,000	3.50%	7,000	14,000	14,000	89,494	-6.20%
6/30/2032	10 / 75	0	0	83,662	83,662	200,000	3.50%	7,000	21,000	14,000	83,662	-6.52%
6/30/2033	11 / 76	0	28,000	50,526	50,526	200,000	3.50%	7,000	0	14,000	50,526	-8.87%
6/30/2034	12 / 77	0	7,000	38,639	38,639	200,000	3.50%	7,000	0	14,000	38,639	-11.09%
6/30/2035	13 / 78	0	7,000	26,997	26,997	200,000	3.50%	7,000	0	14,000	26,997	-14.43%
6/30/2036	14 / 79	0	7,000	15,594	15,594	200,000	3.50%	7,000	0	14,000	15,594	-21.46%
6/30/2037	15 / 80	0	7,000	4,391	4,391	200,000	3.50%	7,000	0	14,000	4,391	-46.57%
6/30/2037	16 / 80	0	7,000	0	0‡	200,000	3.50%	7,000	0	14,000	0	0.00%

Total : \$200,000 \$112,000

Total Non-SecurePay Withdrawals: \$0

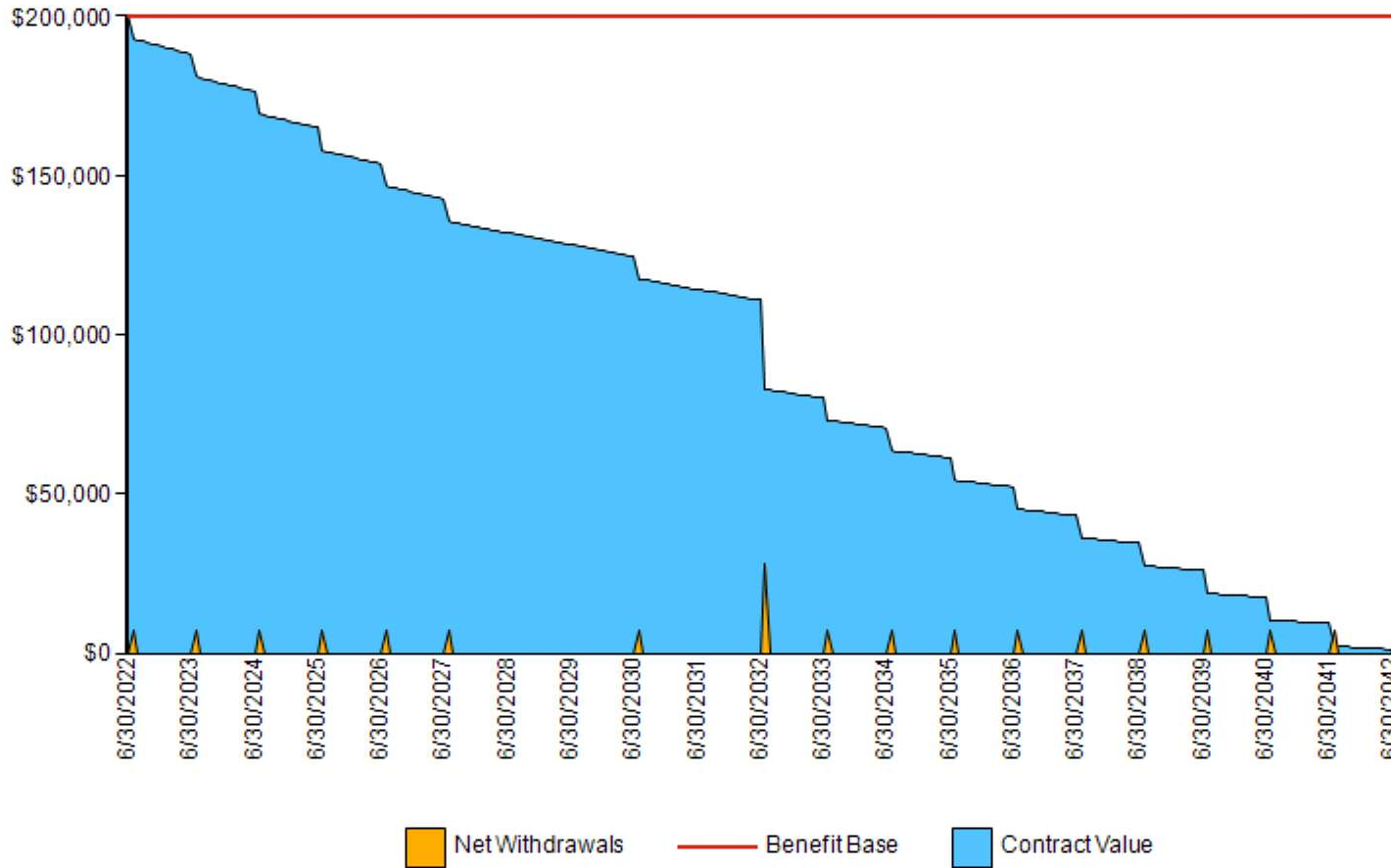
Total SecurePay Withdrawals: \$112,000

‡Based on the assumptions of this illustration, the Contract Value is \$0 on 6/30/2037 and your contract terminates. We then establish an Annuity Date of 6/30/2038. Monthly payments of \$583.00 begin on 6/30/2038 and continue during the life of the Covered Person.

SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on Current Contract Charges and Deductions
Hypothetical Gross Rate of Return 0.00%

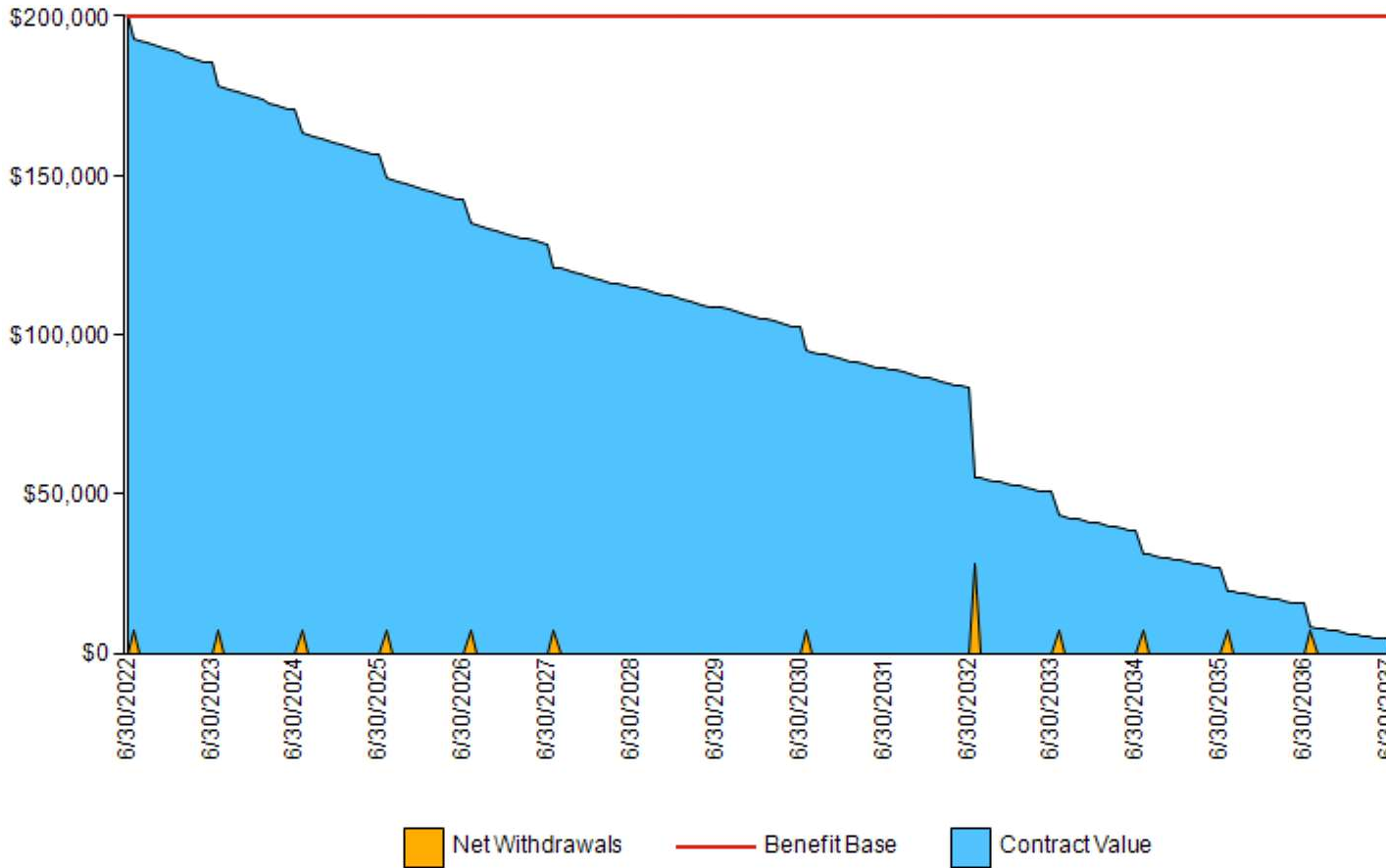


Performance shown is not a guarantee of future results and may not be used to project or predict investment results. Actual performance may be lower or higher than the performance illustrated. The investment return and principal value of a Sub-Account will fluctuate so that a Contract Owner's investment, when redeemed, may be worth more or less than their original cost. This illustration must be preceded or accompanied by a Protective Aspirations Variable Annuity prospectus.

SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on Maximum Contract Charges and Deductions
Hypothetical Gross Rate of Return 0.00%



Performance shown is not a guarantee of future results and may not be used to project or predict investment results. Actual performance may be lower or higher than the performance illustrated. The investment return and principal value of a Sub-Account will fluctuate so that a Contract Owner's investment, when redeemed, may be worth more or less than their original cost. This illustration must be preceded or accompanied by a Protective Aspirations Variable Annuity prospectus.

Disclosures, References and Footnotes

^o Indicates the Owner's age at the beginning of the Contract year.

¹ SecurePay Rider Effective Date is 6/30/2022.

² Prior to the Benefit Election Date, the Annual Withdrawal Amount represents the maximum amount of SecurePay Withdrawals permitted each Contract year after the rider effective date if Benefit Election had been made at that time. On and after the Benefit Election Date, the Annual Withdrawal Amount is the maximum amount of SecurePay Withdrawals permitted each Contract year. The Annual Withdrawal Amount is based on the Single Life Coverage option. Withdrawals taken before the Benefit Election Date would not be SecurePay Withdrawals and would reduce the Benefit Base. Please refer to the SecurePay Investor section of the Glossary of Terms for information about choosing a Benefit Election Date.

³ The Contract Value, surrender value, and Death Benefit shown in this illustration would be less if the full SecurePay NH benefit had been withdrawn. You must satisfy certain conditions to be eligible for SecurePay NH. For more information, please refer to the SecurePay Nursing Home Enhancement section of the Glossary of Terms.

** This illustration assumes a Benefit Election Date of 6/30/2022 with Single Life Coverage. The illustrated Maximum Withdrawal Percentage is 3.50%. Results would differ if another Benefit Election Date had been chosen.

The values shown above are after any Purchase Payments have been made, but prior to any withdrawals, charges and fees. This is shown for the purposes of calculating the available income under the selected living benefit rider for the upcoming year.

Charges include the declining Contingent Deferred Sales Charge (Surrender Charge) of 7, 6, 6, 5, 4, 3, 2, 0% as applicable, and the SecurePay Fee of 0.50% (current) or 2.00% (maximum) as applicable, and any applicable annual Contract Maintenance Fee. The tables and charts in this illustration do not reflect the deduction of any premium tax charge.

SecurePay Investor

SecurePay Investor

The SecurePay Investor rider guarantees annual withdrawals after the rider effective date, which are based upon the value of the Benefit Base. Pre-benefit election withdrawals and Excess Withdrawals will reduce the Benefit Base, thus reducing the amount of your guaranteed annual withdrawals. Withdrawals may be made over the lifetime of persons designated under the rider, provided the rider's requirements are satisfied. The SecurePay rider may be purchased at Contract issue for an additional fee of 0.50%.

The key features of SecurePay Investor are:

- Benefit Base, on the anniversary, locks in market gains when the market performs well.
- Choose single or joint when the income starts.
- SecurePay Reserve - offers the flexibility to take lower amounts when less income is required, then rollover up to 3x your annual withdrawal amounts into your future income.
- SecurePay Nursing Home - double withdrawal percentage up to 10% for up to 5 years as a result of a 90-day nursing home stay.
- Available ages 55-85

You should carefully consider when to establish the Benefit Election Date and begin taking SecurePay Withdrawals:

- You must submit a SecurePay Benefit Election Form to establish the Benefit Election Date and begin taking SecurePay Withdrawals.
- Withdrawals taken before the Benefit Election Date *are not* SecurePay Withdrawals and will reduce the Benefit Base.
- Withdrawals taken on or after the Benefit Election Date in excess of the Annual Withdrawal Amount may significantly reduce or eliminate the value of the benefit.
- You may not make additional Purchase Payments on or after the Benefit Election Date.
- You may not make additional Purchase Payments on or after the 2nd anniversary of the rider effective date.

The conditions and procedures for purchasing the SecurePay Investor rider, beginning guaranteed withdrawals after the rider effective date, and determining the amount of the guaranteed withdrawals along with complete details including fees, charges, and limitations are found in the prospectus.

SecurePay Investor

The SecurePay Investor rider guarantees annual withdrawals after the rider effective date, called SecurePay Withdrawals, based upon the value of the Benefit Base, which may increase on any Contract Anniversary. Withdrawals cannot take place prior to age 59 1/2.

Benefit Election Age	Single	Joint
59 1/2 - 60	3.00%	2.50%
61	3.10%	2.60%
62	3.20%	2.70%
63	3.30%	2.80%
64	3.40%	2.90%
65	3.50%	3.00%
66	3.60%	3.10%
67	3.70%	3.20%
68	3.80%	3.30%

Benefit Election Age	Single	Joint
69	3.90%	3.40%
70	4.00%	3.50%
71	4.10%	3.60%
72	4.20%	3.70%
73	4.30%	3.80%
74	4.40%	3.90%
75	4.50%	4.00%
76	4.60%	4.10%
77	4.70%	4.20%

Benefit Election Age	Single	Joint
78	4.80%	4.30%
79	4.90%	4.40%
80	5.00%	4.50%
81	5.10%	4.60%
82	5.20%	4.70%
83	5.30%	4.80%
84	5.40%	4.90%
85	5.50%	5.00%
86	5.60%	5.10%

Benefit Election Age	Single	Joint
87	5.70%	5.20%
88	5.80%	5.30%
89	5.90%	5.40%
90	6.00%	5.50%
91	6.00%	5.50%
92	6.00%	5.50%
93	6.00%	5.50%
94	6.00%	5.50%
95	6.00%	5.50%

On any Contract Anniversary, after the rider effective date, if the Contract Value is higher than the Benefit Base, we will increase your Benefit Base to this amount as long as you are under age 95.

SecurePay Nursing Home Enhancement

SecurePay NH provides an increased annual withdrawal amount, for a maximum aggregate of 5 Contract years, to help pay for extra expenses that arise when confined to a qualified nursing care facility for 90 consecutive days immediately preceding application for SecurePay NH. To qualify you must be unable to perform two out of six activities of daily living, and have not been in a nursing home one year before and after purchasing the SecurePay rider. This benefit is available at no additional charge with the purchase of the SecurePay rider. Please see the prospectus for more information about qualifying for the benefit and how the increased annual withdrawal percentage is determined.

Glossary of Terms

Benefit Base

The amount determined according to the terms of this rider and used to calculate the Annual Withdrawal Amount and the annualized fee that is charged monthly.

Contract

The Protective Aspirations Variable Annuity, a flexible premium, deferred, variable and fixed annuity contract.

Contract Anniversary

The same month and day as the Issue Date in each subsequent year of the Contract.

Contract Owner

The person or persons who own the Contract and are entitled to exercise all rights and privileges provided in the Contract.

Contract Value

Before the Annuity Date, the sum of the Variable Account value and the Guaranteed Account value.

Death Benefit

A Death Benefit, less any applicable premium tax, will be payable to the Beneficiary if any Owner dies prior to the Annuity Commencement Date while the Contract is in force.

Fees and Charges

Except as otherwise indicated, the tables and charts in this illustration that show Sub-Account performance information, Contract Values and/or surrender values reflect the deduction of the investment management fees and charges for the funds underlying the Sub-Accounts that have been selected, and the variable annuity contract fees, including the Mortality & Expense Risk Charge of 1.10%, the Administration Charge of 0.10%, the declining Contingent Deferred Sales Charge (Surrender Charge) of 7, 6, 6, 5, 4, 3, 2, 0% as applicable, and the SecurePay Fee of 0.50% (current) or 2.00% (maximum) as applicable, and any applicable annual Contract Maintenance Fee. The tables and charts in this illustration do not reflect the deduction of any premium tax charge.

Guaranteed Account

The Fixed Account, the DCA Accounts and any other Investment Option we may offer with interest rate guarantees.

Net Rate of Return

The Net Rate of Return column reflects the implied rate of growth for your contract during the specified time period.

Portfolio Rebalancing

Portfolio rebalancing allows periodic transfers to specified Sub-Accounts from the Variable Account value to achieve a particular percentage allocation among the specified Sub-Accounts. Portfolio rebalancing may be elected to occur on the 1st through 28th day of a month on either a quarterly, semi-annual or annual basis. If the day is not selected, transfers will occur on the same day of the month as the Contract Anniversary, or on the 28th day of the month if the Contract Anniversary occurs on the 29th, 30th or 31st day of the month. There is no charge for portfolio rebalancing. For this illustration, an annual portfolio rebalancing has been illustrated.

Sub-Account

A separate division of the Variable Account.

Surrender Charge

Purchase Payments withdrawn in excess of the Surrender Charge-free withdrawal amount will be subject to a declining Surrender Charge on a first-in, first-out basis.

Year	1	2	3	4	5	6	7	8
Surrender Charge	7%	6%	6%	5%	4%	3%	2%	0%

Variable Account

The Protective Variable Annuity Separate Account, a separate investment account of Protective Life.

Withdrawals

Withdrawals of taxable amounts will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. Early withdrawals will reduce the Death Benefit, Contract Value, and any optional benefits. This penalty along with other income taxes is not reflected in the illustration.

Glossary of Terms

This is not a complete description of the annuity. This illustration must be preceded or accompanied by a prospectus for the annuity.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a variable annuity, any optional protected lifetime income benefit and its underlying investment options before investing. Information about the annuity contract and summary information about the investment options is contained in the prospectus for the contract. Detailed information about the underlying investment options offered through the annuity is contained in the prospectus for each underlying fund. Investors should read the prospectuses carefully before investing. For electronic access to the annuity and fund prospectuses, please visit ["https://protective.onlineprospectus.net/protective/ProtectiveAspirations/index.html"](https://protective.onlineprospectus.net/protective/ProtectiveAspirations/index.html). Contact PLICO at (800) 456-6330 for additional information.

Product Disclosure

Protective Life does not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client. Please consult with your financial professional, attorney or tax advisor as needed. Annuities are long-term investments intended for retirement planning.

Variable annuities involve the risk of investing in underlying investment options, including market risk and loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers for underlying investment options. Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 ½. Withdrawals have the effect of reducing any Death Benefit and cash surrender value. There can be no assurance that the stated objectives and policies of any of the funds/portfolios will be achieved. An investment in the Sub-Accounts is subject to market risk and loss of principal.

The variable annuity contracts are issued by Protective Life Insurance Company (PLICO) , and offered by Investment Distributors, Inc. (IDI), located at P. O. Box 10648, Birmingham, AL 35202. IDI is the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN.

Protective Aspirations Variable Annuity is a flexible premium deferred variable and fixed annuity contract issued under form VDA-P-2006 (and state variations thereof). SecurePay Investor benefits are provided by form number VDA-P-6063. Contract features and availability may vary by state. Additional endorsements may apply, and optional riders may be available. Please check with your financial professional for updates and availability.

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

This is not a complete description of the annuity. This illustration must be preceded or accompanied by a prospectus for the annuity.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a variable annuity, any optional protected lifetime income benefit and its underlying investment options before investing. Information about the annuity contract and summary information about the investment options is contained in the prospectus for the contract. Detailed information about the underlying investment options offered through the annuity is contained in the prospectus for each underlying fund. Investors should read the prospectuses carefully before investing. For electronic access to the annuity and fund prospectuses, please visit "<https://protective.onlineprospectus.net/protective/ProtectiveAspirations/index.html>". Contact PLICO at (800) 456-6330 for additional information.

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