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Protective

Schwab Genesis Variable Annuity™

Investment options by asset class—The Schwab Genesis Variable Annuity™ offers 63 professionally managed portfolios[1] from 12 fund families along with a fixed account and two dollar cost averaging options, enabling you to tailor your asset allocation strategy within your annuity to meet your needs.

Asset Allocation

- American Funds IS® Asset Allocation Fund, Class 4
- American Funds IS® Capital Income Builder®, Class 4
- Franklin Income VIP Fund, Class 2
- Goldman Sachs VIT Gobal Trends Allocation Fund, Service Class
- Invesco VI Equity and Income Fund, Series II Shares
- Invesco VI Balanced-Risk Allocation Fund, Series II Shares
- Lord Abbett Series Dividend Growth Portfolio
- PIMCO VIT All Asset Portfolio, Advisor Class
- PIMCO VIT Global Diversified Allocation Portfolio, Advisor Class
- Protective Life Dynamic Allc Ser Conservative Portfolio
- Protective Life Dynamic Allc Ser Growth Portfolio
- Protective Life Dynamic Allc Ser Moderate Portfolio
- Schwab® VIT Balanced with Growth Portfolio
- Schwab® VIT Balanced Portfolio
- Schwab® VIT Growth Portfolio

Diversified Emerging Markets

- American Funds IS® New World Fund, Class 4
- Templeton Developing Markets VIP Fund, Class 2

Fixed and Dollar Cost Averaging

- Fixed Account
- 6-Month DCA
- 12-Month DCA

Global Equity

- American Funds IS® Global Growth Fund, Class 4
- American Funds IS® Global Growth & Income Fund, Class 4
- American Funds IS® Global Small Capitalization Fund, Class 4
- American Funds IS® International Fund, Class 4
- Franklin Mutual Global Discovery VIP Fund, Class 2
- Invesco Oppenheimer VI Global Fund, Series II
- Invesco VI International Growth Fund, Series II Shares
- Templeton Foreign VIP Fund, Class 2

Global Real Estate

- Invesco VI Global Real Estate Fund, Series II

High Quality Bond

- American Funds IS® Bond Fund, Class 4
- American Funds IS US Govt, Class 4
- Fidelity® VIP Investment Grade Bond Port, Service Class 2
- Goldman Sachs VIT Core Fixed Income Fund, Service Class
- Great-West Bond Index Fund, Investor Class
- Invesco VI Government Securities Fund, Series II Shares
- PIMCO VIT Low Duration Portfolio, Advisor Class
- PIMCO VIT Long-Term US Government Portfolio, Advisor Class
- PIMCO VIT Real Return Portfolio, Advisor Class
- PIMCO VIT Short-Term Portfolio, Advisor Class
- PIMCO VIT Total Return Portfolio, Advisor Class

Large-Cap

- American Funds IS® Blue Chip Income and Growth Fund, Class 4
- American Funds IS® Growth Fund, Class 4
- American Funds IS® Growth-Income Fund, Class 4
- Franklin Flex Cap Growth VIP Fund, Class 2
- Franklin Mutual Shares VIP Fund, Class 2
- Franklin Rising Dividends VIP Fund, Class 2
- Goldman Sachs VIT Strategic Growth Fund, Service Class
- Invesco VI Comstock Fund, Series II Shares
- Invesco VI Growth and Income Fund, Series II Shares
- Invesco Oppenheimer VI Main Street Fund, Series II Shares
- Lord Abbett Series Fund Fundamental Equity Portfolio
- Schwab® S&P 500 Index Portfolio

Medium Quality Bond

- Franklin Strategic Income VIP Fund, Class 2
- Lord Abbett Series Fund Bond-Debenture Portolio
- Templeton Global Bond VIP Fund, Class 2

Mid-Cap

- ClearBridge Variable Mid Cap Portfolio, Class II
- Fidelity® VIP Mid Cap Portfolio, Service Class 2
- Franklin Small-Mid Cap Growth VIP Fund, Class 2
- Goldman Sachs VIT Growth Opportunities Fund
- Goldman Sachs VIT Mid Cap Value Fund, Service Class
- Lord Abbett Series Growth Opportunity Portfolio, Value Class

Money Market

- Invesco Oppenheimer VI Government Money Fund, Series I
- Schwab® Government Money Market Portfolio™

Small-Cap

- ClearBridge Variable Small Cap Growth Portfolio, Class II
- Franklin Small Cap Value VIP Fund, Class 2
- Royce Capital Fund Small-Cap Fund, Service Class

Take the next step.

Talk with a Schwab investment professional, who can help you turn your retirement savings into retirement income. Visit your local Schwab branch or call 1-888-311-4889 (option 2).

Brokerage and insurance products: Are not deposits ▪ Are not FDIC-insured ▪ Are not insured by any federal government agency ▪ Are not guaranteed by the bank or any affiliate of the bank ▪ May lose value

Variable annuities are sold by prospectus only. You can request a prospectus by calling 1-888-311-4889 (option 2) or by visiting schwab.com/annuity. Before purchasing a variable annuity, you should carefully read the prospectus and consider the annuity's investment objectives and all risks, charges, and expenses associated with the annuity and its investment options.

[1] When you invest in a variable annuity, you do not invest directly in the portfolios. You invest in sub-accounts that, in turn, invest in the portfolios you've selected. Your account is then credited with variable accumulation units in that sub-account. The fees and charges associated with the sub-accounts and the terms and conditions of your investments are detailed in the prospectus and are in addition to the fees for the variable annuity and optional riders.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Any withdrawals prior to 59½ may be subject to income tax and a 10% federal tax penalty. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC).

Certain Funds may have investment objectives and policies similar to other mutual funds (sometimes having similar names) that are managed by the same investment adviser or manager. The investment results of the Funds, however, may be more or less favorable than the results of such other mutual funds. Protective Life does not guarantee or make any representation that the investment results of any Fund is, or will be, comparable to any other mutual fund, even one with the same investment adviser or manager.

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 investment advisory attorney or tax advisory as needed.

Variable annuities are issued by PLICO in all states except New York where they are issued by PLAIC. Securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. PLICO is located in Nashville, TN; PLAIC and IDI are located in Birmingham, Alabama. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Schwab Genesis Variable Annuity is a flexible premium deferred variable and fixed annuity contract issued under policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC). SecurePay Life benefits provided by rider form number VDA-P-6057 (PLICO) and VDA-A-6059 (PLAIC). Policy form numbers, product availability and product features may vary by state. CAC.2193448.10.20.

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