Schwab Genesis Variable Annuity™ Investment Options

With broadly diversified portfolios that help personalize your investment strategy.

An annuity from Protective.

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

Guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the issuing insurance company and do not apply to the separate account or the underlying portfolios available with this contract.
Investing for your future

Using a variable annuity, you can create a customized investment strategy that can help you prepare for a future that’s worth protecting. With the Schwab Genesis Variable Annuity, you can diversify your investment among investment options from leading fund managers. Each was selected for their high level of professional credentials and experience. You can choose from turnkey solutions, or you may opt to create your own diversified portfolio.
**Schwab Genesis Variable Annuity™**

**Investment options by asset class** — The Schwab Genesis Variable Annuity™ offers over 100 professionally managed portfolios from 16 fund/model 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. Alternatively, you may choose one of the available “Pre-Selected Allocation Options,” which automatically allocates your investment among a group of underlying funds.

### Asset Allocation
- American Century VP Balanced I
- American Funds® IS - Asset Allocation Fund (4)
- BlackRock 60/40 Trgt Alloc ETF V.I. III
- BlackRock Global Allocation V.I. III
- Columbia VP Balanced 2
- Fidelity® VIP Asset Manager Growth Portfolio Service 2
- Fidelity® VIP Asset Manager Portfolio Service 2
- Fidelity® VIP Balanced Portfolio Service 2
- Fidelity® VIP FundsManager® 20% Portfolio Service 2
- Fidelity® VIP FundsManager® 60% Portfolio Service 2
- Fidelity® VIP FundsManager® 85% Portfolio Service 2
- Fidelity® VIP Target Volatility Portfolio Service 2
- Franklin Income VIP 2
- Goldman Sachs VIT Trd Driv Alloc Svc
- Invesco V.I. Balanced-Risk Fund - Service II
- Invesco V.I. Balanced-Risk基金 - Series II
- Invesco V.I. Conservative Balanced Fund - Series II
- Invesco V.I. Equity and Income Fund - Service II
- Janus Henderson VIT Balanced Svc
- MFS® VIT Total Return Series Service Class
- Morgan Stanley VIF Global Strategist II
- PIMCO VIT All Asset Adv
- PIMCO VIT Global Diversified Alloc Adv
- Schwab VIT Balanced Portfolio
- Schwab VIT Balanced with Growth Portfolio
- Schwab VIT Growth Portfolio
- T. Rowe Price Moderate Allocation

### Commodities
- PIMCO VIT CommodityRealReturn® Strat Adv

### Emerging Markets Bond
- Columbia VP Emerging Markets Bond 2
- PIMCO VIT Emerging Markets Bond Adv

### Emerging Markets Equity
- American Funds® IS - New World Fund (4)
- Templeton Developing Markets VIP 2

### Fixed and Dollar Cost Averaging
- Fixed Account
- 6-Month DCA
- 12-Month DCA

### Global Bond
- American Funds® IS - Global Growth Fund (4)
- Templeton Global Bond VIP 2

### Global Equity
- American Century VP International I
- American Funds® IS - Capital World Growth & Income Fund (4)
- American Funds® IS - Global Small Cap Fund (4)
- American Funds® IS - Growth Fund (4)
- American Funds® IS - International Growth and Income Fund (4)
- BlackRock International V.I. I
- Fidelity® VIP International Index Portfolio Service 2
- Fidelity® VIP International Capital Appreciation Portfolio Service 2
- Invesco V.I. Global Fund - Series II
- Janus Henderson VIT Global Sust Eq Svc
- Janus Henderson VIT Overseas Svc
- MFS® VIT II International Growth Portfolio Service Class
- MFS® VIT II International Intrinsic Value Portfolio Service Class
- MFS® VIT II Research International Portfolio Service Class
- Morgan Stanley VIF Global Franchise II

### Global Real Estate
- Invesco V.I. Global Real Estate Fund - Series II
- MFS® VIT III Global Real Estate Portfolio Service Class

### High and Medium Quality Bond
- 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 Intermediate 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
- Lord Abbett Series Fund Short Duration Income Portfolio
- Morgan Stanley VIF Core Plus Fxd Inc II
- PIMCO VIT High Yield Adv
- PIMCO VIT Long-Term US Govt Adv
- PIMCO VIT Long Duration Adv
- PIMCO VIT Real Return Adv
- PIMCO VIT Short-Term Adv
- PIMCO VIT Total Return Adv
- Western Asset Core Plus VIT II

### Large-Cap
- AB VPS Growth and Income B
- AB VPS Large Cap Growth B
- American Century VP DiscplInd Cor Val I
- American Century VP Ultra® I
- American Funds® IS - Growth-Income Fund (4)
- American Funds® IS - International Fund (4)
- American Funds® IS - Washington Mutual Investors Fund (4)
- ClearBridge Variable Dividend Strat II
- ClearBridge Variable Large Cap Growth II
- Fidelity® VIP Growth Opportunities Portfolio Service 2
- Fidelity® VIP Growth Portfolio Service 2
- Fidelity® VIP Total Market Index Portfolio Service 2
- Franklin DynaTech VIP 2
- Franklin Rising Dividends VIP 2
- Goldman Sachs Strategic Growth Svc
- Invesco V.I. Comstock Fund - Series II
- Invesco V.I. Growth and Income Fund - Series II
- Janus Henderson VIT Forty Svc
- Lord Abbett Series Fund Dividend Growth Portfolio
- Lord Abbett Series Fund Fundamental Equity Portfolio
- MFS® VIT Growth Series Service Class
- MFS® VIT II Core Equity Portfolio Service Class
- MFS® VIT II MA Investors Growth Stock Portfolio Service Class
- Morgan Stanley VIF Growth II
- Schwab® S&P 500 Index Portfolio
- T. Rowe Price All-Cap Opportunities Port
- T. Rowe Price Blue Chip Growth Port II
Guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the insurer, not Schwab, and do not apply to the separate account or the underlying investment options available with this contract.

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* Pre-Selected Allocation Options³ include:
  • MFS® VIT New Discovery Series Service Class
**Investment options with SecurePay℠ Life benefit**

When you select the SecurePay℠ Life optional Guaranteed Lifetime Withdrawal Benefit with the Schwab Genesis Variable Annuity, you can meet your guaranteed retirement income needs and customize your investment by choosing from a wide range of portfolios across various asset classes.

**Dynamic Allocation Portfolios** – If chosen as a single permissible option, must allocate 100% to one of the following:
- Protective Life Dynamic AllocSerCnsrv
- Protective Life Dynamic Alloc Ser Mod

**Pre-Selected Allocation Options** – If chosen, must allocate 100% to one of the following:
- American Funds® IS Conservative Portfolio
- Protective Life Conservative
- Protective Life Balanced Growth and Income
- Protective Life Balanced Growth

**Conservative Portfolios (Category 1)** – Minimum Allocation: 40%; Maximum Allocation: 100%
- 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 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 Short-Term Adv
- PIMCO VIT Total Return Adv
- Protective Life Dynamic AllocSerCnsrv
- Schwab® Government Money Market Portfolio
- Western Asset Core Plus VIT II

**Moderate Portfolios (Category 2)** – Minimum Allocation: 0%; Maximum Allocation: 60%
- American Century VP Balanced I
- American Funds® IS - Asset Allocation Fund (4)
- BlackRock 60/40 Trgt Allc ETF V.I. III
- BlackRock Global Allocation VI. III
- Columbia VP Balanced 2
- Columbia VP Strategic Income 2
- Fidelity® VIP Asset Manager Portfolio Service 2
- Fidelity® VIP Balanced Portfolio Service 2
- Fidelity® VIP Target Volatility Portfolio Service 2
- Franklin Income VIP 2
- Goldman Sachs VIT Trd Driv Alloc Svc
- Invesco V.I. Balanced-Risk Fund - Series II
- Invesco V.I. Conservative Balanced Fund - Series II
- Invesco V.I. Equity and Income Fund - Series II
- Janus Henderson VIT Balanced Svc
- Lord Abbett Series Fund Bond-Debenture Portfolio
- Morgan Stanley VIF Core Plus Fxd Inc II
- Morgan Stanley VIF Global Strategist II
- PIMCO Income Advisor
- PIMCO VIT All Asset Adv
- PIMCO VIT Emerging Markets Bond Adv
- PIMCO VIT Global Diversified Alloc Adv
- PIMCO VIT High Yield Adv
- PIMCO VIT Long-Term US Govt Adv
- PIMCO VIT Real Return Adv
- Protective Life Dynamic Alloc Ser Mod
- Schwab VIT Balanced Portfolio
- Schwab VIT Balanced with Growth Portfolio
- T. Rowe Price Moderate Allocation
- T. Rowe Price Moderate Allocation
- Templeton Global Bond VIT II

**Aggressive Portfolios (Category 3)** – Minimum Allocation: 0%; Maximum Allocation: 25%
- AB 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 - Washington Mutual Investors Fund (4)
- ClearBridge Variable Dividend Strat II
- ClearBridge Variable Large Cap Growth II
- Fidelity® VIP Asset Manager Growth Portfolio Service 2
- Fidelity® VIP FundsManager® 60% Portfolio Service 2
- Fidelity® VIP FundsManager® 85% Portfolio Service 2
- Fidelity® VIP Growth Portfolio Service 2
- Fidelity® VIP Health Care Portfolio Service 2
- Fidelity® VIP International Index Portfolio Service 2
- Fidelity® VIP Mid Cap Portfolio Service 2
- Fidelity® VIP Total Market Index Portfolio Service 2
- Fidelity® VIP Utilities Portfolio Initial
- Franklin Rising Dividends VIT II
- Goldman Sachs Strategic Growth Svc
- Invesco V.I. Comstock Fund - Series II
- Invesco V.I. Growth and Income Fund - Series II
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- Lord Abbett Series Fund Dividend Growth Portfolio
- MFS® VIT Growth Svc
- MFS® VIT II Core Equity Svc
- MFS® VIT II International Growth Svc
- MFS® VIT II International Intrs Val Svc
- MFS® VIT MA Investors Growth Stk Svc
- MFS® VIT Total Return Svc
- Protective Life Dynamic Alloc Ser Gr
- Schwab VIT Growth Portfolio
- Schwab® S&P 500 Index Portfolio
- T. Rowe Price All-Cap Opportunities Port
- T. Rowe Price Blue Chip Growth Port II

**Take the next step.** Talk with a Schwab investment professional for personal, one-on-one assistance. Visit your local Schwab branch or call 1-888-311-4889 (option 2).
Variable annuities are sold by prospectus only. You can request a prospectus by calling 1-888-311-4889 (option 2). 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.

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.

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 returns of the Funds, however, may be more or less favorable than the results of such other mutual funds. Protective 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.

While diversification may help reduce overall risk, it does not eliminate the risk of losses and it does not protect against losses in a declining market. There can be no assurance that any of the Pre-selected Allocation Options will achieve their investment objectives. The composition of each specific Pre-selected Allocation Option may change from time to time. Protective will provide written notice if the composition of a pre-selected allocation option portfolios changes. Please refer to the prospectus for more information.

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