



SecurePay NHSM

Nursing Home Enhancement



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

Living longer and the costs associated with aging can have a significant impact on your retirement savings. Preparing now for potential nursing home care is an essential part of your long-term planning, particularly as the financial burden may become greater as you age.

Available at no additional cost with many of Protective Life's variable annuity optional protected lifetime income benefits, SecurePay NHSM (nursing home enhancement) is designed to help meet nursing home expenses with increased annual benefit withdrawal amounts for up to five years. This can help add more flexibility and security to your benefit withdrawals at a time when you may need it most.

SecurePay NH may not be available in all states and may not be available with new contracts in the future. Please check with your financial professional for exact availability.

Increased Annual Benefit Withdrawal Amounts to Help Meet Nursing Home Expenses

SecurePay NH can double your benefit withdrawal percentage to a maximum of 10% should you become confined to a nursing home for 90 consecutive days.

To qualify for SecurePay NH, you must:

- Be confined to a qualified nursing care facility
- Be unable to perform two out of six specified Activities of Daily Living (see inset) or be diagnosed with a severe cognitive impairment
- Have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit

Activities of Daily Living

Bathing

Dressing

Toileting

Transferring

Continence

Eating



SecurePay NH: How it Works

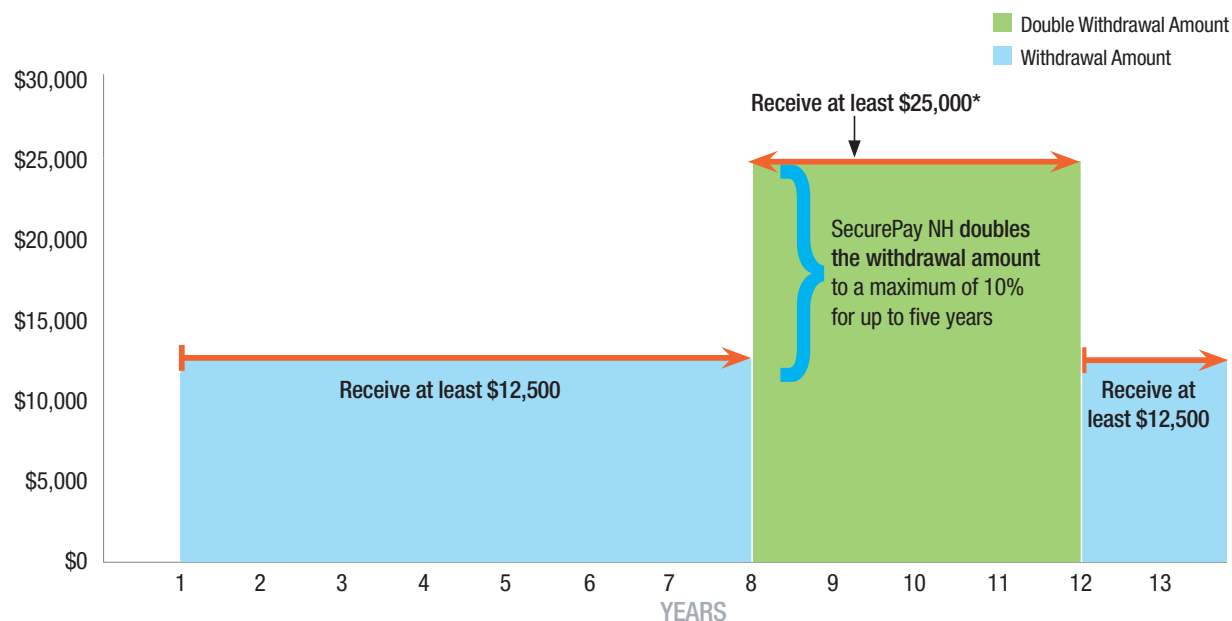
Suppose you invest \$250,000 in a Protective Life variable annuity with an optional protected lifetime income benefit. You decide to begin taking benefit withdrawals of 5.0%, giving you at least \$12,500 annually.

After eight years of taking benefit withdrawals, your health declines to the point that it becomes necessary for you to move to a nursing home to get the care you need.

After 90 days in the nursing home, and assuming you qualify for SecurePay NH, you are able to *double the benefit withdrawal amount from 5% to 10%*. This increases your withdrawals to at least \$25,000 annually — until you no longer qualify for the benefit or five years of SecurePay NH withdrawals have occurred, whichever occurs first. Regardless, you will continue to lock-in potential market gains each year until age 95, which would further increase the amount of your benefit withdrawals.

How it Works

SECUREPAY NH VARIABLE ANNUITY BENEFIT



*Assumes the qualifications for SecurePay NH continue to be met. Otherwise, annual withdrawal amounts revert to the level attained prior to starting SecurePay NH withdrawals.

The chart is hypothetical and intended solely to demonstrate how SecurePay NH can double benefit withdrawal amounts. It is not indicative of the performance of any subaccount, does not reflect any actual account values, nor does it reflect any fees associated with Protective Life's variable annuities. It assumes a \$250,000 benefit base at the time withdrawals begin, no appreciation in contract value, a 5% annual withdrawal amount and no additional/excess withdrawals (other than the guaranteed annual withdrawal).

Variable Annuities

Protective Life offers variable annuities to meet a variety of retirement needs. Whether you are retired now, retiring soon or retiring years from now, you'll discover a wealth of options to help secure your personal financial future.

In simple terms, a variable annuity is a long-term contract between you and a life insurance company. Variable annuities are designed for retirement planning and are one of the few investments that can provide a stream of payments for life with options that can help protect against market risk. They offer a combination of investment and insurance benefits, such as:

- Tax-deferred growth
- Variety of asset classes and professionally managed investments
- Access to your money
- Choice of annuity income payment options, including income for life
- Protected growth and income benefits
- Estate planning benefits

Optional Protected Lifetime Income Benefits

Often referred to as Guaranteed Lifetime Withdrawal Benefits (GLWB) or living benefits, optional protected lifetime income benefits may be added to your variable annuity for an additional fee to provide another layer of protection for your investment. With protected lifetime income benefits, you remain invested in the variable annuity with opportunities to capture market gains but with added protection from downside risk. Additionally, protected lifetime income benefits provide retirement income options that are guaranteed to last your lifetime or over the joint lifetime of you and your spouse. For more complete information, please see the product prospectus.

For tax purposes, benefit payments are usually assumed to be a withdrawal of earnings first. The full amount of withdrawals related to earnings is subject to ordinary income tax.

Optional protected lifetime income benefits are available at an additional cost with certain requirements and restrictions that may affect the underlying annuity contract features.

Help Secure Your Retirement Now with SecurePay NH

SecurePay NH is a variable annuity benefit that can supplement your long-term planning by adding financial flexibility and security when more funds may be needed. Available at no additional cost with many of our optional protected lifetime income benefits, it's just one more way Protective Life provides you with choice and value.

This brochure should be used in conjunction with the profile for the Protective Life variable annuity being considered, which contains additional information on the specific variable annuity and its benefits and features. For more complete information regarding Protective Life variable annuities and optional benefits, please consult the product prospectuses.

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.

All guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Variable annuities issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN. IDI is located in Birmingham, AL.

Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006. SecurePay NH provided under form number IPV-2159 Policy form numbers, product availability and product features may vary by state.

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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.



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