



Company	Protective Life Insurance Company Protective Life Insurance Corporation
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Variable
Product	Investors Series (FPDA)
Policy Form Number	VDA-P-2006
Distribution Channels Sold In	B/D: Independent Bank
Product Launch Date	11/4/2013
Bonus	N/A
Surrender Charge	7 Years 7.00, 6.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	0.90% Assessed daily
Product Fee	N/A
Administration Charge	0.10%
Other Charge	N/A
*Total Annual Expense	1.00%
Annual Contract Fee	\$35
Annual Contract Fee Waived At	\$100,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 82 Variable, 1 Fixed

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Company	Protective Life Insurance Company Protective Life Insurance Corporation
Product	Investors Series (FPDA)
Net Subaccount Fee Range	0.34 - 2.58%
Free Transfers per Year	12
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	8.00% six-month DCA+ 3.00% 12-month DCA+
Penalty-Free Withdrawals	Year 1 10% of Initial Premium Paid Years 2+ Greater of: 1. 10% of previous Account Anniversary Premiums Paid, 2. 10% of previous Account Anniversary Value, or 3. Earnings
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Terminal Illness Hospital
Available Plan Types	401(a), 401(c)3, 401(k), IRA, Keogh, NQ, Roth IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$5,000
Minimum Subsequent Premium	Q/NQ \$100 EFT \$50 Monthly

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Company	Protective Life Insurance Company Protective Life Insurance Corporation
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Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Return of Purchase Payments Death Benefit
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	2% annuitization bonus will be credited if contract is annuitized for a minimum ten-year period after tenth contract anniversary.
State Approvals	Variations Approved In: MA, NH, UT States Not Approved In: NY
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	5/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Protective Life Insurance Company Protective Life Insurance Corporation	Investors Series (FPDA)	AB VPS Discovery Value Portfolio Class B	AllianceBernstein L.P.	1.07%
		AB VPS Large Cap Growth Portfolio Class B	AllianceBernstein L.P.	0.90%
		AB VPS Relative Value Portfolio Class B	AllianceBernstein L.P.	0.85%
		AB VPS Small Cap Growth Portfolio Class B	AllianceBernstein L.P.	1.15%
		BlackRock 60/40 Target Allocation ETF V.I. Fund Class B	BlackRock Advisors, LLC	0.58%
		BlackRock Global Allocation V.I. Fund Class B	BlackRock Advisors, LLC	1.01%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.79%
		American Funds IS Capital Income Builder Class 4	Capital Research and Management Company	0.77%
		American Funds IS Capital World Growth and Income Fund Class 4	Capital Research and Management Company	0.91%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.90%
		American Funds IS Growth Fund Class 4	Capital Research and Management Company	0.83%
		American Funds IS Growth-Income Fund Class 4	Capital Research and Management Company	0.78%
		American Funds IS The Bond Fund of America Fund Class 4	Capital Research and Management Company	0.72%
		American Funds IS U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.75%
		ClearBridge Variable Small Cap Growth Portfolio Class II	ClearBridge Advisors, LLC	1.06%
		Columbia VP Balanced Fund Class 2	Columbia Management Investment Advisers, LLC	1.00%
		Columbia VP Intermediate Bond Fund Class 2	Columbia Management Investment Advisers, LLC	0.77%
		Columbia VP Select Mid Cap Value Fund Class 2	Columbia Management Investment Advisers, LLC	1.07%
		Columbia VP Select Short Corporate Income Fund Class 2	Columbia Management Investment Advisers, LLC	0.66%
		Columbia VP Strategic Income Fund Class 2	Columbia Management Investment Advisers, LLC	0.94%
Fidelity VIP Asset Manager 50% Portfolio Service Class 2	Fidelity Management & Research Company	0.76%		
Fidelity VIP Balanced Portfolio Service Class 2	Fidelity Management & Research Company	0.66%		
Fidelity VIP Contrafund Portfolio Service Class 2	Fidelity Management & Research Company	0.79%		



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Protective Life Insurance Company Protective Life Insurance Corporation	Investors Series (FPDA)	Fidelity VIP Energy Portfolio Service Class 2	Fidelity Management & Research Company	0.85%
		Fidelity VIP FundsManager 20% Portfolio Service Class 2	Fidelity Management & Research Company	0.62%
		Fidelity VIP FundsManager 85% Portfolio Service Class 2	Fidelity Management & Research Company	0.83%
		Fidelity VIP Health Care Portfolio Service Class 2	Fidelity Management & Research Company	0.84%
		Fidelity VIP Index 500 Portfolio Service Class 2	Fidelity Management & Research Company	0.34%
		Fidelity VIP Investment Grade Bond Portfolio Service Class 2	Fidelity Management & Research Company	0.62%
		Fidelity VIP Mid Cap Portfolio Service Class 2	Fidelity Management & Research Company	0.80%
		Franklin DynaTech VIP Fund Class 2	Franklin Advisers, Inc.	0.88%
		Franklin Income VIP Fund Class 2	Franklin Advisers, Inc.	0.72%
		Franklin Small-Mid Cap Growth VIP Fund Class 2	Franklin Advisers, Inc.	1.09%
		Franklin Strategic Income VIP Fund Class 2	Franklin Advisers, Inc.	1.07%
		Franklin U.S. Government Securities VIP Fund Class 2	Franklin Advisers, Inc.	0.79%
		Templeton Global Bond VIP Fund Class 2	Franklin Advisers, Inc.	0.75%
		Franklin Rising Dividends VIP Fund Class 2	Franklin Advisory Services, LLC	0.89%
		Franklin Small Cap Value VIP Fund Class 2	Franklin Advisory Services, LLC	0.91%
		Templeton Developing Markets VIP Fund Class 2	Franklin Templeton Investment Management Ltd	1.37%
		Goldman Sachs VIT International Equity Insights Fund Service Class	Goldman Sachs Asset Management, L.P.	1.06%
		Goldman Sachs VIT Mid Cap Growth Fund Service Class	Goldman Sachs Asset Management, L.P.	0.98%
		Goldman Sachs VIT Small Cap Equity Insights Fund Service Class	Goldman Sachs Asset Management, L.P.	1.07%
		Goldman Sachs VIT Strategic Growth Fund Service Class	Goldman Sachs Asset Management, L.P.	0.95%
		Goldman Sachs VIT Trend Driven Allocation Fund Service Class	Goldman Sachs Asset Management, L.P.	0.96%
		Guggenheim Floating Rate Strategies Fund Series F	Guggenheim Investments	1.15%
Guggenheim Global Managed Futures Strategy Fund	Guggenheim Investments	2.18%		



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Protective Life Insurance Company Protective Life Insurance Corporation	Investors Series (FPDA)	Guggenheim Multi-Hedge Strategies Fund	Guggenheim Investments	1.75%
		Invesco V.I. American Value Fund Series II	Invesco Advisers, Inc.	1.14%
		Invesco V.I. Balanced-Risk Allocation Fund Series II	Invesco Advisers, Inc.	1.13%
		Invesco V.I. Comstock Fund Series II	Invesco Advisers, Inc.	1.00%
		Invesco V.I. Discovery Large Cap Fund Series II	Invesco Advisers, Inc.	1.05%
		Invesco V.I. Discovery Mid Cap Growth Fund Series II	Invesco Advisers, Inc.	1.11%
		Invesco V.I. Equity and Income Fund Series II	Invesco Advisers, Inc.	0.82%
		Invesco V.I. EQV International Equity Fund Series II	Invesco Advisers, Inc.	1.15%
		Invesco V.I. Global Fund Series II	Invesco Advisers, Inc.	1.06%
		Invesco V.I. Government Securities Fund Series II	Invesco Advisers, Inc.	0.95%
		Invesco V.I. Growth and Income Fund Series II	Invesco Advisers, Inc.	1.00%
		Invesco V.I. Main Street Fund Series II	Invesco Advisers, Inc.	1.05%
		Invesco V.I. Main Street Small Cap Fund Series II	Invesco Advisers, Inc.	1.09%
		Invesco V.I. Small Cap Equity Fund Series II	Invesco Advisers, Inc.	1.21%
		Invesco V.I. U.S. Government Money Portfolio	Invesco Advisers, Inc.	0.67%
		Invesco V.I. Global Real Estate Fund Series II	Invesco Asset Management Ltd	1.27%
		Protective Life Dynamic Allocation Series Conservative Portfolio	Janus Henderson Investors US LLC	0.90%
		Protective Life Dynamic Allocation Series Growth Portfolio	Janus Henderson Investors US LLC	0.90%
		Protective Life Dynamic Allocation Series Moderate Portfolio	Janus Henderson Investors US LLC	0.90%
		Lord Abbett Bond Debenture Portfolio	Lord, Abbett & Co. LLC	0.98%
Lord Abbett Dividend Growth Portfolio	Lord, Abbett & Co. LLC	0.99%		
Lord Abbett Fundamental Equity Portfolio Value Class	Lord, Abbett & Co. LLC	1.08%		
Lord Abbett Growth and Income Portfolio Value Class	Lord, Abbett & Co. LLC	0.93%		



Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Protective Life Insurance Company Protective Life Insurance Corporation	Investors Series (FPDA)	Lord Abbett Growth Opportunities Portfolio Value Class	Lord, Abbett & Co. LLC	1.15%
		Lord Abbett Short Duration Income Portfolio Value Class	Lord, Abbett & Co. LLC	0.72%
		PIMCO VIT All Asset Portfolio Advisor Class	Pacific Investment Management Company LLC	2.23%
		PIMCO VIT Global Diversified Allocation Portfolio Advisor Class	Pacific Investment Management Company LLC	1.22%
		PIMCO VIT High Yield Portfolio Advisor Class	Pacific Investment Management Company LLC	0.91%
		PIMCO VIT Income Portfolio Advisor Class	Pacific Investment Management Company LLC	1.02%
		PIMCO VIT Long-Term U.S. Government Portfolio Advisor Class	Pacific Investment Management Company LLC	2.58%
		PIMCO VIT Low Duration Portfolio Advisor Class	Pacific Investment Management Company LLC	0.76%
		PIMCO VIT Real Return Portfolio Advisor Class	Pacific Investment Management Company LLC	1.49%
		PIMCO VIT Short-Term Portfolio Advisor Class	Pacific Investment Management Company LLC	0.75%
		PIMCO VIT Total Return Portfolio Advisor Class	Pacific Investment Management Company LLC	0.83%
		T. Rowe Price Blue Chip Growth Portfolio Portfolio II Class	T. Rowe Price Associates, Inc.	1.00%
		T. Rowe Price Health Sciences Portfolio Portfolio II Class	T. Rowe Price Associates, Inc.	1.11%
Other Crediting Strategy Information		N/A		



Return of Purchase Payments Death Benefit

Guaranteed Minimum Death Benefit

Company	Protective Life Insurance Company
Benefit Name	Return of Purchase Payments Death Benefit
Products Available On	Investors Series Protective Aspirations Variable Annuity
Benefit Launch Date	11/4/2013
Benefit Type	Return of Principal
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 85
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.20%
Maximum Annual Benefit Charge	0.20%
Charge Frequency	Monthly
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

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Return of Purchase Payments Death Benefit

Guaranteed Minimum Death Benefit

Company	Protective Life Insurance Company
Benefit Name	Return of Purchase Payments Death Benefit
<p>Guaranteed Minimum Death Benefit</p>	<p>Optional Return of Purchase Payments Guaranteed Death Benefit provides a minimum death benefit that is equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, or 2. Full Account Value. <p>The Return of Purchase Payments Death Benefit is suspended for one-year, if a natural person owner is changed. The Death Benefit will revert back to be the Full Account Value during this period. At the end of the one-year period, the Death Benefit will be the same as if the suspension period had not occurred.</p> <p style="text-align: center;">Spousal continuation available.</p>
<p>Benefit Close Date</p>	<p style="text-align: center;">N/A</p>