



Protective® Aspirations Variable Annuity


Choose from two benefits to help meet your clients' retirement goals


Offer your clients the assurance of a protected lifetime income solution


Help clients retire on their terms with **Protective Aspirations variable annuity**. It offers two flexible protected lifetime income benefits so they can enjoy income for life, even if their contract value falls to zero.¹ Both benefits offer access to over 100 investment benefits from leading fund managers spanning a broad range of asset classes.

SecurePay ProtectorSM benefit

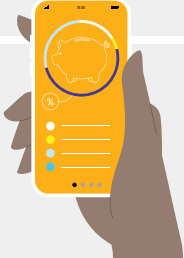
For maximized **guaranteed income** and **growth**

 Among the **highest guaranteed income** benefits in the industry²

 **Competitive withdrawal rates**
Competitive withdrawal rates – like 6% at age 65 for life⁴ — maximize income potential when clients retire earlier or later than planned.


 **Compounding roll-up**
Guaranteed annual 7% compounding benefit base growth for up to 10 years⁵

Annual step ups
The opportunity to capture annual market gains for more benefit base growth⁶




SecurePay InvestorSM benefit

For maximized **growth potential** and **investment flexibility**

 One of the **lowest cost lifetime income** benefits in the industry^{2,3}

 **Annual step ups**
Maximize growth potential for clients by locking in market gains to their benefit base.⁶


Enhanced investment flexibility
Access to our full lineup of variable subaccounts, enabling clients to build a custom allocation aligned to their goals



SecurePay ReserveSM feature

For **deferring** and **adjusting income** as needed

Included with both lifetime income benefits, our SecurePay Reserve feature allows your clients to **defer up to 3X their annual withdrawal amount**⁷. This keeps more funds in their contract value while withdrawals are deferred.



 Contact your Protective representative at 888-340-3428 for more information. Visit us online at protective.com.

¹If the contract value is reduced to zero due to benefit withdrawals, the contract will be annuitized and the client will begin receiving monthly income payments in an amount equal to their last Annual Withdrawal Amount, divided by 12.

²Source: Protective internal competitor tracking 12/20/2022. Product specifications including roll-up rates and annual withdrawal rates gathered from carrier prospectuses and rate sheets filed with the SEC. Carriers selected represent the largest sellers of traditional individual variable annuities with guaranteed lifetime withdrawal benefits (LIMRA LOMA Q3 2022 US Individual Annuity Industry Sales Report). Products and riders selected represent those offering the highest level of guaranteed lifetime income with no decreases in withdrawal amount when the contract value is depleted.

³Available for a 0.50% fee at issue (0.60% with RightTime) as a percentage of the benefit base.

⁴The 6% at age 65 is for a single lifetime withdrawal rate. The joint lifetime withdrawal rate would be 5.50%.

⁵If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 5% guaranteed growth rate will be suspended during that contract year, and the benefit base will remain unchanged. The 5% guaranteed growth rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

⁶Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

⁷Once withdrawals have begun, the client may take less than their annual withdrawal amount and reserve no more than 1) 3x the annual withdrawal amount or 2) their current account value.

Protective refers to Protective Life Insurance Company (PLICO), Nashville TN, and its affiliates. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO, its affiliate. IDI is located in Birmingham, AL.

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Protective Aspirations variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Investor benefit issued under rider form number VDA-P-6063. SecurePay Protector benefit issued under rider form number VDA-P-6061. Policy form numbers, product availability and product features may vary by state. Product guarantees are subject to the financial strength and claims-paying ability of PLICO.

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.

Protective does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value