



SecurePay ReserveSM Feature

Offer clients an adjustable income solution

Make flexibility a driving force behind your clients' retirement aspirations using the unique capabilities of our SecurePay Reserve feature. The SecurePay Reserve feature is included with the Protective[®] Aspirations variable annuity optional protected lifetime income benefits — SecurePay ProtectorSM and SecurePay InvestorSM.

The SecurePay Reserve feature can help support:



Income flexibility

Clients can adjust their income on their terms with the option to defer withdrawals¹ for later use.



Control of taxable income

During years when clients don't need their guaranteed income, they can defer their payments. This allows their investments the opportunity to continue growing tax deferred and reduces their overall taxable income.



An income reserve

Clients can defer some or all of their annual withdrawal amount to build an income reserve for their future. This can give clients income flexibility in times when they may need more to cover unplanned expenses.

How the SecurePay Reserve feature works

Rollover	Defer	Activate
<p>Once your clients begin taking income*, they may withdraw the full annual withdrawal amount from their contract each year.</p> <p>Or they may choose to take a smaller amount and utilize the SecurePay Reserve feature, which allows your clients to rollover the difference into subsequent years.</p>	<p>Your clients can defer up to a maximum of three times their current annual withdrawal amount.</p> <p>When they're ready to access their balance, they can withdraw up to the entire amount, plus the annual withdrawal amount available in the current year.</p>	<p>In the following year(s), your clients can take all or a portion of their reserved amount until it is depleted.</p> <p>Once depleted, they may again activate the SecurePay Reserve feature to continue to defer payments</p>

*Applies to income benefit payments, not contract annuitization.



Contact your Protective representative at 888-340-3428 to discuss adjustable income opportunities. Visit us online at finpro.protective.com.

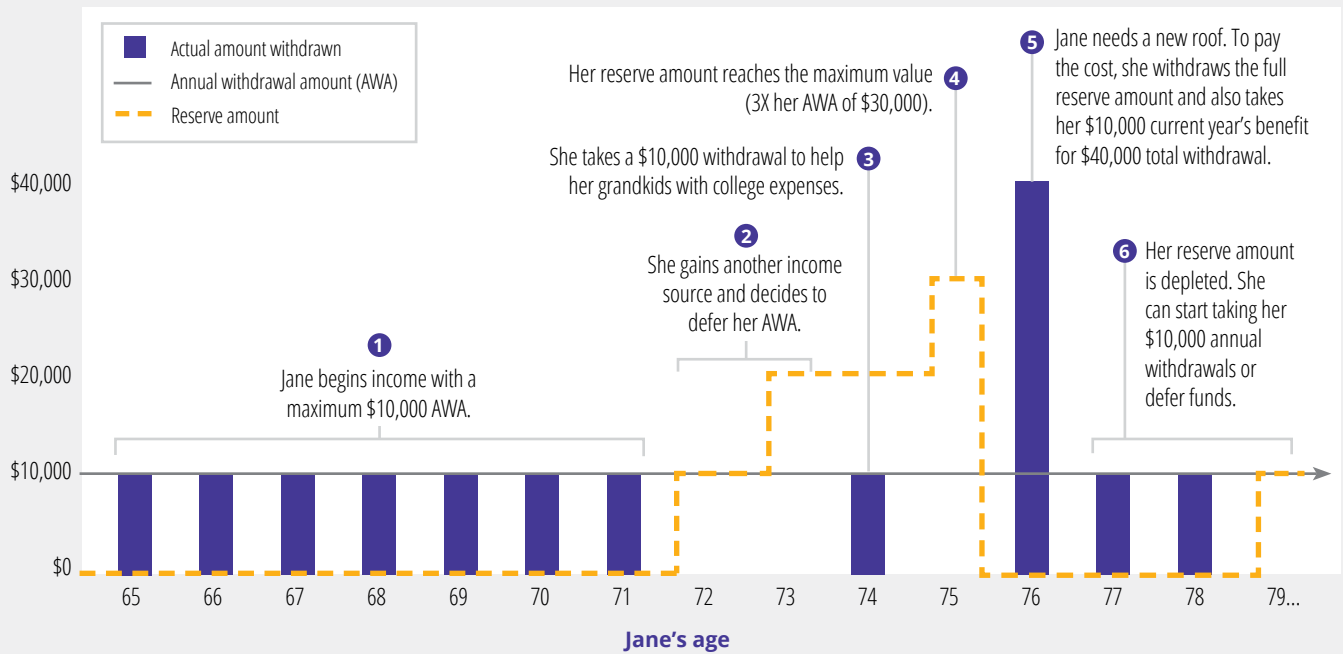
See the SecurePay Reserve feature in action. →

Protective refers to Protective Life Insurance Company.

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See it in action

Jane, a 65-year-old female purchased a **Protective Aspirations variable annuity and elects an optional protected lifetime income benefit.** Here's how she used the **SecurePay Reserve feature** to support her income needs in retirement:



This chart is hypothetical and for illustrative use only. It is intended solely to demonstrate the SecurePay Reserve feature assuming a \$10,000 benefit. The chart is not intended to forecast, imply or guaranteed performance of any investment. Actual performance may vary.

¹Please refer to the Protective Aspirations Optional Protected Lifetime Income Benefits Guide for full list of withdrawal rates.

Once benefit withdrawals have begun, your client may take less than the annual withdrawal amount and reserve the remainder for later. The reserve can be no larger than: 1) 3x the annual withdrawal amount or 2) the current account value. Withdrawals are taken from the reserve first, then the annual withdrawal amount.

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

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 Protector benefit issued under rider form number VDA-P-6061. SecurePay Investor Benefit issued under rider form number VDA-P-6063. Policy form numbers, product availability and product features may vary by state. Product guarantees are subject to the 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.

PABD.4454118 (01.23)

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