

Protective® Income Creator fixed annuity

Determining your guaranteed lifetime income potential

Lifetime income benefit annual withdrawal percentages (single-life option)

To calculate your income, use the following formula: **Net premiums x your withdrawal percentage = annual withdrawal amount**

Use the tables on this flyer to match your age at contract issue with years elapsed since purchase to determine your withdrawal percentage. This percentage is determined by three things: 1. Whether you take income on a single- or joint-life basis

2. The number of complete years that have elapsed between contract issue and benefit election

3. Your age (or the younger covered person's age) on the contract issue date

Years elapsed															Age g	t contract	issue														
(between contract															Age u	contract	. issue														
issue and benefit election*)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									6.35%	6.45%	6.6%	6.70%	6.8%	6.9%	7%	7.05%	7.15%	7.3%	7.5%	7.7%	7.9%	8%	8.1%	8.2%	8.3%	8.4%	8.45%	8.50%	8.55%	8.6%	8.65%
1								6.80%	6.9%	7.%	7.1%	7.25%	7.35%	7.45%	7.6%	7.7%	7.85%	7.95%	8.05%	8.35%	8.55%	8.7%	8.8%	8.9%	9.05%	9.15%	9.2%	9.25%	9.3%	9.35%	9.3%
2							7.2%	7.3%	7.4%	7.55%	7.65%	7.75%	7.9%	8.1%	8.2%	8.3%	8.4%	8.55%	8.7%	8.8%	9.15%	9.25%	9.4%	9.5%	9.6%	9.75%	9.8%	9.85%	9.95%	10%	10.05%
3						7.55%	7.7%	7.85%	7.95%	8.05%	8.2%	8.35%	8.5%	8.65%	8.8%	8.9%	9%	9.15%	9.25%	9.4%	9.55%	9.7%	9.85%	9.95%	10.1%	10.2%	10.3%	10.4%	10.5%	10.6%	10.7%
4					7.95%	8.05%	8.2%	8.35%	8.5%	8.6%	8.75%	9.00%	9.1%	9.25%	9.3%	9.45%	9.65%	9.75%	9.85%	10.05%	10.2%	10.35%	10.5%	10.65%	10.75%	10.9%	11.05%	11.2%	11.4%	11.5%	11.6%
5				8.35%	8.4%	8.55%	8.7%	8.85%	9%	9.15%	9.45%	9.55%	9.7%	9.75%	9.9%	10.05%	10.25%	10.4%	10.5%	10.7%	10.8%	10.95%	11.1%	11.25%	11.4%	11.55%	11.7%	11.9%	12.1%	12.25%	12,4%
6		0.0/	8.7%	8.8%	9%	9.1%	9.2%	9.35%	9.5%	9.65%	9.85%	9.95%	10.1%	10.25%	10.4%	10.65%	10.8%	11%	11.2%	11.4%	11.5%	11.7%	11.85%	12%	12.15%	12.2%	12.45%	12.6%	12.8%	12.9%	13%
/	0.40/	9.%	9.15%	9.3%	9.5%	9.0%	9.7%	9.85%	10%	10.2%	10.35%	10.50%	10.65%	10.85%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.3%	12.5%	12.65%	12.75%	12.95%	13.1%	13.35%	13.5%	13.6%	13.7%
δ	9.4%	9.5%	9.6%	9.7%	9.85%	10.05%	10.25% 10.75%	10.45% 10.9%	10.65%	10.85% 11.25%	11% 11.45%	11.15% 11.65%	11.3% 11.85%	11.45% 12.05%	11.6% 12.25%	11.75% 12.45%	11.95% 12.65%	12.15% 12.85%	12.35% 13.05%	12.6% 13.25%	12.8% 13.45%	13% 13.65%	13.1% 13.85%	13.3% 13.95%	13.45%	13.6% 14.35%	13.85%	14%	14.15%	14.3% 14.95%	14.4% 15.1%
10	9.9% 10.4%	10% 10.5%	10.1% 10.6%	10.2% 10.75%	10.4% 10.95%	10.6% 11.05%	11.2%	11.4%	11.05%	11.25%	12%	12.2%	12.4%	12.03%	12.23%	12.43%	13.25%	13.45%	13.65%	13.9%	13.45%	14.30%	13.65%	14.7%	14.1% 14.8%	14.55%	14.5% 15.25%	14.65% 15.4%	14.8% 15.55%	14.95%	15.85%
11	10.4%	10.5%	10.75%	10.75%	11.05%	11.03%	11.2%	11.4%	11.6% 11.8%	12.%	12.2%	12.2%	12.4%	12.0%	12.0%	13.25%	13.45%	13.65%	13.05%	13.9%	14.1%	14.50%	14.5%	14.7%	14.0%	15.25%	15.25%	15.55%	15.55%	15.85%	15.95%
12	10.5%	10.75%	10.95%	11.05%	11.2%	11.2%	11.4%	11.8%	12%	12.2%	12.2%	12.40%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.1%	14.5%	14.5%	14.7%	14.5%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%
13	10.75%	10.95%	11.05%	11.2%	11.4%	11.4%	11.8%	12%	12.2%	12.4%	12.4%	12.80%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.1%	14.5%	14.5%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%
14	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.1%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%
15	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%
16	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	
17	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%		
18	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%			
19	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%				
20	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%					
21	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%						
22	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%							
23	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.50%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%								
24	12.8%	13.%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.10%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%									
25	13.%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%										
26	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%											
27	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%												
28	13.65% 13.9%	13.9%	14.1%	14.3% 14.5%	14.5%	14.7%	14.9% 15.1%	15.1% 15.25%	15.25%	15.4% 15.55%	15.55% 15.7%	15.7% 15.85%	15.85% 15.95%	15.95% 16.05%	16.05% 16.15%	16.15% 16.25%	16.25% 16.35%	16.35%													
30	14.1%	14.1% 14.3%	14.3% 14.5%	14.5%	14.7% 14.9%	14.9% 15.1%	15.25%	15.4%	15.4% 15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.3370														
31	14.1%	14.5%	14.70%	14.9%	14.5%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570															
32	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	1013570																
33	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																		
34	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																			
35	15.1%	15.25%	15.4%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																				
36	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																					
37	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																						
38	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																							
39	15.7%	15.85%	15.95%	16.05%	16.15%		16.35%																								
40	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																									
41	15.95%		16.15%	16.25%	16.35%																										
42	16.05%	16.15%		16.35%																											
43		16.25%	16.35%																												
44		16.35%																													
45	16.35%																														
Additional inform	mation a	n novt																		+D C:			1/ L								

Additional information on next page.

ntract issue and benefit election at issue date

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

Lifetime income benefit annual withdrawal percentages (joint-life option) For joint withdrawal rates, the age is based on the younger covered person.

Years elapsed															Age a	t contract	issue														
(between contract issue and benefit election*)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
									5.85%	5.95%	6.1%	6.20%	6.3%	6.4%	6.5%	6.55%	6.65%	6.8%	7%	7.2%	7.4%	7.5%	7.6%	7.7%	7.8%	7.9%	7.95%	8%	8.05%	8.1%	8.15%
1								6.25%	6.35%	6.45%	6.55%	6.7%	6.8%	6.9%	7.05%	7.15%	7.3%	7.4%	7.5%	7.2%	8.%	8.15%	8.25%	8.35%	8.5%	8.6%	8.65%	8.7%	8.75%	8.8%	8.75%
2							6.6%	6.7%	6.8%	6.95%	7.05%	7.15%	7.3%	7.5%	7.6%	7.7%	7.8%	7.95%	8.1%	8.2%	8.55%	8.65%	8.8%	8.9%	9%	9.15%	9.2%	9.25%	9.35%	9.4%	9.45%
3						6.9%	7.05%	7.2%	7.3%	7.4%	7.55%	7.7%	7.85%	8%	8.15%	8.25%	8.35%	8.5%	8.6%	8.75%	8.9%	9.05%	9.2%	9.3%	9.45%	9.55%	9.65%	9.75%	9.85%	9.95%	10.05%
4					7.25%	7.35%	7.50%	7.65%	7.8%	7.9%	8.05%	8.3%	8.4%	8.55%	8.6%	8.75%	8.95%	9.05%	9.15%	9.35%	9.5%	9.65%	9.8%	9.95%	10.05%	10.2%	10.35%	10.5%	10.7%	10.8%	10.9%
5				7.6%	7.65%	7.8%	7.95%	8.1%	8.25%	8.4%	8.7%	8.8%	8.95%	9%	9.15%	9.3%	9.5%	9.65%	9.75%	9.95%	10.05%	10.2%	10.35%	10.5%	10.65%	10.8%	10.95%	11.15%	11.35%	11.5%	11.65%
6			7.9%	8%	8.2%	8.3%	8.4%	8.55%	8.7%	8.85%	9.05%	9.15%	9.3%	9.45%	9.6%	9.85%	10%	10.2%	10.4%	10.6%	10.7%	10.9%	11.05%	11.2%	11.35%	11.4%	11.65%	11.8%	12%	12.1%	12.2%
7		8.15%	8.3%	8.45%	8.65%	8.75%	8.85%	9%	9.15%	9.35%	9.5%	9.65%	9.8%	10%	10.15%	10.35%	10.55%	10.75%	10.95%	11.15%	11.35%	11.45%	11.65%	11.8%	11.9%	12.1%	12.25%	12.5%	12.65%	12.75%	12.85%
8	8.5%	8.6%	8.7%	8.8%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.1%	10.25%	10.4%	10.55%	10.7%	10.85%	11.05%	11.25%	11.45%	11.7%	11.9%	12.1%	12.2%	12.4%	12.55%	12.7%	12.95%	13.1%	13.25%	13.4%	13.5%
9	8.95%	9.05%	9.15%	9.25%	9.45%	9.65%	9.8%	9.95%	10.1%	10.3%	10.5%	10.7%	10.9%	11.1%	11.3%	11.5%	11.7%	11.9%	12.1%	12.3%	12.5%	12.7%	12.9%	13%	13.15%	13.4%	13.55%	13.7%	13.85%	14%	14.15%
10	9.4%	9.5%	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.8%	14%	14.25%	14.4%	14.55%	14.7%	14.85%
11	9.5%	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%
12	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12.%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%
13	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%
14	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%
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10	10.2%	10.4%	10.8%	10.8%	11.2%	11.2% 11.4%	11.4%	11.8%	12%	12.25%	12.25%	12.45%	12.03%	12.9%	13.3%	13.5%	13.7%	13.9%	14.1%	14.1%	14.2.5%	14.4%	14.55%	14.7%	14.05%	15.05%	15.05%	15.25%	15.35%	13.33%	
17	10.4%	10.0%	10.8%	11.2%	11.2%	11.4%	11.8%	12%	12.25%	12.25%	12.45%	12.03%	13.1%	13.1%	13.5%	13.7%	13.9%	13.9%	14.1%	14.2.5%	14.4%	14.55%	14.7%	14.85%	15.05%	15.15%	15.25%	15.35%	13.3370		
10	10.8%	11%	11.2%	11.2%	11.4%	11.8%	12%	12.25%	12.25%	12.45%	12.05%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.1%	14.23%	14.55%	14.55%	14.7%	14.05%	15.05%	15.15%	15.25%	15.35%	13.3370			
20	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	15.5570				
20	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	15.55 %					
22	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	1313370						
23	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.90%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%								
24	11.8%	12.%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%									
25	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%										
26	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%											
27	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%												
28	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%													
29	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%														
30	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%															
31	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																
32	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																	
33 34	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																		
	13.9% 14.1%	14.1% 14.25%	14.25%	14.4%	14.55% 14.7%	14.7% 1/1.85%	14.85%	14.95%	15.05%	15.15%	15.25% 15.35%	15.35%																			
36					14.7%						15.5570																				
37					14.05%																										
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43	15.15%	15.25%	15.35%																												
44	15.25%	15.35%																													
45	15.35%																														



Work with your financial professional to create a custom strategy that will help you prepare for retirement with confidence.

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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 Val							

*Benefit cannot be elected until age 59½.

Annual withdrawal percentages are a percentage of the net premium. The annual withdrawal percentages are truncated and rounded down for simplicity; actual withdrawal percentages are to the 1/100,000th percentage. The lifetime income benefit has an annual fee of .95% based on account value. Withdrawal percentages are based on the (younger) covered person's age when the contract is purchased; the number of complete years between the contract issue date and the date benefit withdrawals begin; and whether the benefit withdrawals are based on the lives of one or two people. Withdrawal percentages shown are based on income being elected at the earliest time available.

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