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 a	t contract	issue														
(between contract issue and benefit	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
election*)									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			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%
7		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%
8	9.4%	9.5%	9.6%	9.7%	9.85%	10.05%	10.25%	10.45%	10.65%	10.85%	11%	11.15%	11.3%	11.45%	11.6%	11.75%	11.95%	12.15%	12.35%	12.6%	12.8%	13%	13.1%	13.3%	13.45%	13.6%	13.85%	14%	14.15%	14.3%	14.4%
9	9.9%	10%	10.1%	10.2%	10.4%	10.6%	10.75%	10.9%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.45%	12.65%	12.85%	13.05%	13.25%	13.45%	13.65%	13.85%	13.95%	14.1%	14.35%	14.5%	14.65%	14.8%	14.95%	15.1%
10	10.4%	10.5%	10.6%	10.75%	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%	14.30%	14.5%	14.7%	14.8%	15%	15.25%	15.4%	15.55%	15.7%	15.85%
11	10.5%	10.6%	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12.%	12.2%	12.40%	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%
12	10.6%	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.60%	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%
13	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.80%	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%
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%	14.3%	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%
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%	16.35%
10	11.2% 11.4%	11.4%	11.6%	11.8%	12%	12.2%	12.4% 12.6%	12.6%	12.8%	13% 13.25%	13.25% 13.45%	13.45%	13.65% 13.9%	13.9% 14.1%	14.1% 14.3%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25% 15.4%	15.4% 15.55%	15.55% 15.7%	15.7% 15.85%	15.85%	15.95% 16.05%	16.05% 16.15%	16.15% 16.25%	16.25% 16.35%	10.55%	
18		11.6%	11.8% 12%	12% 12.2%	12.2%	12.4%	12.8%	12.8%	13% 13.25%	13.45%		13.65%		14.1%	14.5%	14.5% 14.7%	14.7%	14.9%	15.1%	15.25% 15.4%	15.55%		15.7%	15.05%	15.95% 16.05%	16.15%	16.25%	16.35%	10.5370		
10	11.6% 11.8%	11.8% 12%	12.2%	12.2%	12.4% 12.6%	12.6% 12.8%	13%	13% 13.25%	13.45%	13.45%	13.65% 13.9%	13.9% 14.1%	14.1% 14.3%	14.5%	14.5%	14.7%	14.9% 15.1%	15.1% 15.25%	15.25% 15.4%	15.55%	15.70%	15.7% 15.85%	15.05%	16.05%	16.15%	16.25%	16.35%	10.5570			
20	12%	12.2%	12.4%	12.4%	12.0%	13%	13.25%	13.45%	13.45%	13.05%	14.1%	14.1%	14.5%	14.7%	14.7%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.3370				
20	12.2%	12.4%	12.4%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.1%	14.5%	14.7%	14.7%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570					
22	12.4%	12.4%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.1%	14.5%	14.7%	14.7%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570						
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%	10.5570							
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%	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%													
29	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%														
30	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%															
31	14.3%	14.5%	14.70%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																
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%																	
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						15.95%				16.35%																					
37						16.05%			16.35%																						
38						16.15%																									
39						16.25%	16.35%																								
40				16.15% 16.25%	16.25%	16.35%																									
41		16.05%			10.35%																										
42		16.15%		10.55%																											
43		16.35%	10.33%																												
45		10.55%																													

Additional information on next page.

*Benefit cannot be elected until age 591/2.

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

Effective: 12/2/2024

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	Γ0.	F1	r)	F2	F.4	rr.	FC	F.7	Ε0.	Ε0.	CO	C1	(2)	(2)	CA	CE	CC	<i>(</i> 7	60	CO	70	71	72	70	74	75	7.0	77	70	70	00
election*)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	/1	72	73	74	75	76	77	78	79	80
0									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							6.601	6.25%	6.35%	6.45%	6.55%	6.7%	6.8%	6.9%	7.05%	7.15%	7.3%	7.4%	7.5%	7.8%	8.%	8.15%	8.25%	8.35%	8.5%	8.6%	8.65%	8.7%	8.75%	8.8%	8.75%
2						C 00/	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					7 250/	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 ξ				7.6%	7.25% 7.65%	7.35% 7.8%	7.50% 7.95%	7.65% 8.1%	7.8% 8.25%	7.9% 8.4%	8.05% 8.7%	8.3% 8.8%	8.4% 8.95%	8.55% 9%	8.6% 9.15%	8.75% 9.3%	8.95% 9.5%	9.05% 9.65%	9.15% 9.75%	9.35% 9.95%	9.5% 10.05%	9.65% 10.2%	9.8% 10.35%	9.95% 10.5%	10.05% 10.65%	10.2% 10.8%	10.35% 10.95%	10.5% 11.15%	10.7% 11.35%	10.8% 11.5%	10.9% 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%	10.03%	10.2%	11.05%	11.2%	11.35%	11.4%	11.65%	11.13%	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%
15	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%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%
16	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%	15.35%	
17	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%	15.35%		
18	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%	15.35%			
19	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%	15.35%				
20	11%	11.2%	11.4%	11.6%	11.8%	12% 12.25%	12.25% 12.45%	12.45% 12.65%	12.65%	12.9%	13.1% 13.3%	13.3%	13.5% 13.7%	13.7%	13.9% 14.1%	14.1%	14.25%	14.4% 14.55%	14.55%	14.7%	14.85% 14.95%	14.95% 15.05%	15.05% 15.15%	15.15% 15.25%	15.25% 15.35%	15.35%					
22	11.2% 11.4%	11.4% 11.6%	11.6% 11.8%	11.8% 12%	12% 12.25%	12.25%	12.45%	12.03%	12.9% 13.1%	13.1% 13.3%	13.5%	13.5% 13.7%	13.7%	13.9% 14.1%	14.1%	14.25% 14.4%	14.4% 14.55%	14.55%	14.7% 14.85%	14.85% 14.95%	15.05%	15.05%	15.15%	15.25%	13.3370						
23	11.6%	11.8%	12%	12.25%	12.45%	12.45%	12.05%	13.1%	13.3%	13.5%	13.7%	13.90%	14.1%	14.1%	14.25%	14.55%	14.55%	14.7%	14.95%	15.05%	15.15%	15.15%	15.35%	13.3370							
24	11.8%	12.%	12.25%	12.45%	12.45%	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								
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%	13.3370									
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	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%																		
34	13.9% 14.1%	14.1% 14.25%	14.25% 14.4%	14.4% 14.55%	14.55% 14.7%	14.7% 14.85%	14.85% 14.95%	14.95%	15.05%	15.15%	15.25%	15.35%																			
35 36								15.05% 15.15%	15.15%	15.25% 15.35%	15.35%																				
37			14.55%					15.15%		13.3370																					
38					15.05%				15.55/0																						
39					15.15%																										
40					15.25%																										
41			15.15%																												
42			15.25%																												
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
NOL INSURED BY ANY	Federal Government Agency	May Lose Value

*Benefit cannot be elected until age 591/2.

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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