

Protective® Investors Benefit Advisory Variable Annuity NY with SecurePay ProSM benefit

Protect investment growth and create lifetime income

See how adding the SecurePay Pro benefit to a Protective Investors Benefit Advisory Variable Annuity NY can help you pursue growth with the security of guaranteed income — plus the flexibility to adjust your plan as life changes.

Issue ages: 60-85
Cost: 1.5% (1.6% with RightTime)

SecurePay Pro benefit highlights



Freedom to tailor your portfolio using a custom approach or choose from turnkey allocation portfolios

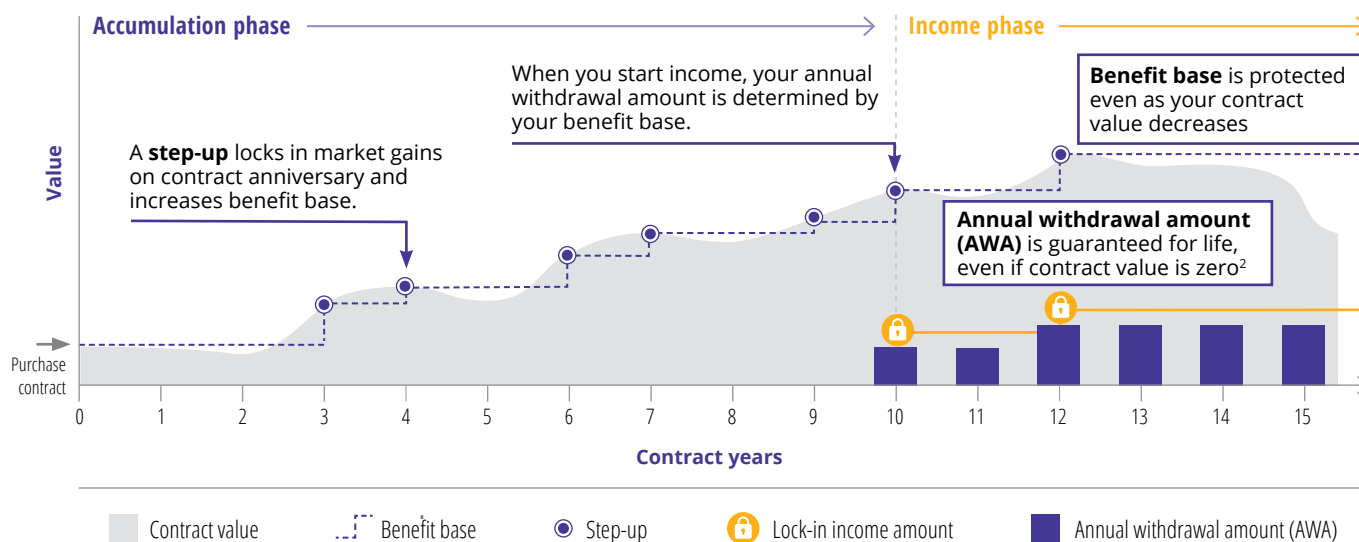


Lock in market gains and increase your benefit base with annual step-up opportunities¹



Guaranteed income determined by your benefit base and an age-based withdrawal rate

How it works



This chart is hypothetical and intended solely to demonstrate how the step-up feature of the SecurePay Pro benefit works. It is not indicative of the performance of any variable annuity investment options, does not reflect any actual account values, nor reflect all fees associated with Protective Investors Benefit Advisory Variable Annuity NY. It assumes the SecurePay Pro benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals are taken. The adjustment made for each withdrawal is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value. The benefit base is not the same as your contract value or your death benefit, and the protection features of the benefit base do not extend to those values. Chart is not to scale.



Guaranteed annual withdrawal rates for the SecurePay Pro benefit

Once you're ready to take income, your annual withdrawal amount is determined by the amount of your benefit base, your age at benefit election and whether you choose to take withdrawals on a single or joint life basis.

Benefit base amount X Guaranteed withdrawal rate = Annual withdrawal amount

Rates are as of January 1, 2024

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
59½-60	4.55%	4.05%	72	5.65%	5.15%	84	7.40%	6.90%
61	4.65%	4.15%	73	5.75%	5.25%	85	7.54%	7.04%
62	4.70%	4.20%	74	5.90%	5.40%	86	7.69%	7.19%
63	4.80%	4.30%	75	6.05%	5.55%	87	7.85%	7.35%
64	4.85%	4.35%	76	6.20%	5.70%	88	7.99%	7.49%
65	4.95%	4.45%	77	6.35%	5.85%	89	8.14%	7.64%
66	5.05%	4.55%	78	6.50%	6.00%	90	8.45%	7.95%
67	5.10%	4.60%	79	6.65%	6.15%	91	8.62%	8.12%
68	5.20%	4.70%	80	6.85%	6.35%	92	8.80%	8.30%
69	5.30%	4.80%	81	6.99%	6.49%	93	8.95%	8.45%
70	5.40%	4.90%	82	7.13%	6.63%	94	9.12%	8.62%
71	5.55%	5.05%	83	7.26%	6.76%	95+	9.64%	9.14%



Work with your financial professional to create an income strategy that's right for you.

¹ Benefit base lock-in opportunities occur annually on contract anniversary until age 95

² If your contract value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly income payments in an amount equal to your last annual withdrawal amount, divided by 12. If your contract value falls to zero due to excess withdrawals the rider will terminate and payments will end.

Protective does not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client. Please consult with your investment advisor, attorney or tax advisor as needed.

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Protective Investors Benefit Advisory Variable Annuity NY is a flexible premium deferred variable and fixed annuity contract issued by PLAIC in New York under policy form VDA-A-2006-500. SecurePay Pro benefits provided by PLAIC under rider form VDA-A-6057.

Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. 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.

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 changes from the insurance company and the investment managers.

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 prospectuses carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.

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Not Insured By Any Federal Government Agency		May Lose Value