

Protective® Investors Benefit Advisory NY variable annuity with SecurePay ProSM benefit

Securing retirement income for life

People are retiring earlier than planned 54% of the time.¹ For many — faced with circumstances such as health issues or job loss — it's not by choice. A Protective Investors Benefit Advisory NY variable annuity with the SecurePay Pro protected lifetime income benefit can help grow your income base and create an income stream for life.



Capture growth

An annual step-up feature that locks in gains on your income benefit base.²



Guaranteed income

Your income will never reduce and can potentially increase if market gains increase your benefit base.



Flexibility

Add SecurePay Pro benefit to your contract at time of purchase or later when the time is right for you with our RightTime feature.³

How it works



This chart is hypothetical and intended solely to illustrate the annual step-up feature. It does not represent the performance of any particular investment options. It is designed to show how the annual step-up and benefit base work in an up market. If your contract value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly annuity payments of an amount equal to your last Annual Withdrawal Amount, divided by 12.

Additional information on next page.

Protective refers to Protective Life and Annuity Insurance Company.



Once you're ready to start taking income using SecurePay Pro benefit, your lifetime withdrawal percentage 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.

Guaranteed annual withdrawal rates (effective 1/1/2024)											
Age	Single	Joint	Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
60	4.55%	4.05%	70	5.40%	4.90%	80	6.85%	6.35%	90	8.45%	7.95%
61	4.65%	4.15%	71	5.55%	5.05%	81	6.99%	6.49%	91	8.62%	8.12%
62	4.70%	4.20%	72	5.65%	5.15%	82	7.13%	6.63%	92	8.80%	8.30%
63	4.80%	4.30%	73	5.75%	5.25%	83	7.26%	6.76%	93	8.95%	8.45%
64	4.85%	4.35%	74	5.90%	5.40%	84	7.40%	6.90%	94	9.12%	8.62%
65	4.95%	4.45%	75	6.05%	5.55%	85	7.54%	7.04%	95+	9.64%	9.14%
66	5.05%	4.55%	76	6.20%	5.70%	86	7.69%	7.19%			
67	5.10%	4.60%	77	6.35%	5.85%	87	7.85%	7.35%			
68	5.20%	4.70%	78	6.50%	6.00%	88	7.99%	7.49%			
69	5.30%	4.80%	79	6.65%	6.15%	89	8.14%	7.64%			



Talk to your financial professional to see how a variable annuity with SecurePay Pro benefit can help protect your retirement income.

¹ LIMRA Secure Retirement Institute. The Retail Retirement Reference Guide, Fifth Edition, 2021.

² If joint withdrawals are elected, the joint distribution percentage will be based on the younger person's age. The applicable withdrawal percentages are disclosed in the product prospectus in effect at the time the contract is purchased.

³ At an additional .10% cost.

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

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.

Protective refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLAIC, its affiliate. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

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Protective Investors Benefit Advisory NY variable annuity 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. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge.

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