

Protective® Investors Benefit Advisory variable annuity and SecurePay Pro<sup>SM</sup> benefit

## Protect investment growth and create lifetime income

See how adding the SecurePay Pro benefit to a Protective Investors Benefit Advisory variable annuity 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.



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

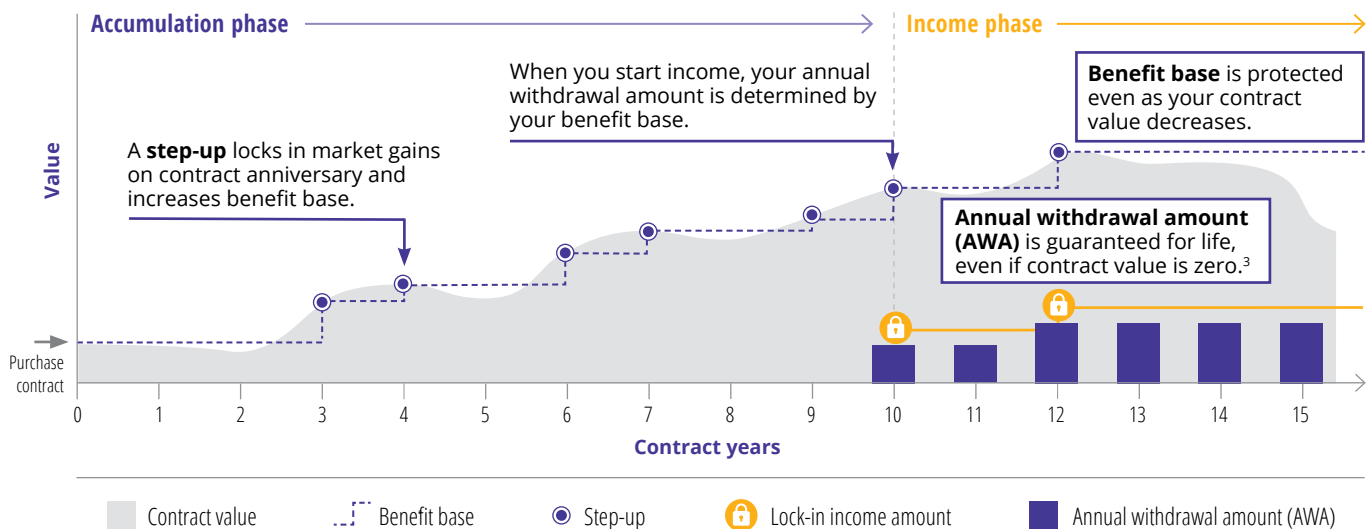


**Lock in market gains** and increase your benefit base with annual step-up opportunities.<sup>1</sup>



**Double your annual withdrawal amount up to 15%** for five years for a qualifying nursing home stay with the SecurePay NH<sup>SM</sup> benefit.<sup>2</sup>

### 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 reflects all fees associated with Protective Investors Benefit Advisory variable annuity. 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is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value.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.

Protective refers to Protective Life Insurance Company.



## 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 July 10, 2023

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
59½-60	5.00%	4.50%	67	5.70%	5.20%	74	6.20%	5.70%
61	5.00%	4.50%	68	5.80%	5.30%	75	6.25%	5.75%
62	5.00%	4.50%	69	5.90%	5.40%	76	6.30%	5.80%
63	5.00%	4.50%	70	6.00%	5.50%	77	6.35%	5.85%
64	5.00%	4.50%	71	6.05%	5.55%	78	6.40%	5.90%
65	5.50%	5.00%	72	6.10%	5.60%	79	6.45%	5.95%
66	5.60%	5.10%	73	6.15%	5.65%	80+	6.50%	6.00%



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

<sup>1</sup> Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

<sup>2</sup> If single coverage is elected, SecurePay NH will double the current withdrawal rate, up to a maximum of 15%, if the covered person is confined to a nursing home. If joint coverage is elected, SecurePay NH will increase the current withdrawal rate by 25% if one spouse is confined to a nursing home or double the current withdrawal rate if both spouses are confined to a nursing home, up to a maximum of 15%. SecurePay NH may not be available in all states and may not be available with new contracts in the future. In California, the withdrawal rate under SecurePay NH has a maximum of 10%.

To qualify for SecurePay NH, the client(s) must: be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing a lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

<sup>3</sup> 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 refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark and/or other proprietary rights and laws. Protective Investors Benefit Advisory variable annuity is a flexible premium deferred variable and fixed annuity contracts issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Pro benefits are provided by rider form number VDA-P-6057. SecurePay NH benefits are issued under endorsement form series IPV-2159. Policy form numbers, product availability and product features may vary by state.

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.

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.**

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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