




The SecurePay ProtectorSM benefit

Maximize growth while protecting guaranteed lifetime income

With guaranteed lifetime income and the flexibility to adjust income as needed, the SecurePay ProtectorSM benefit can help you safeguard your retirement aspirations.

The SecurePay Protector benefit is an optional protected lifetime income benefit with growth potential and downside protection, available with our Protective[®] Aspirations variable annuity. It offers guaranteed lifetime income, an annual benefit base rollup and access to top-rated investment funds — so you can capitalize on growth and flexibility while protecting what matters most.

Guaranteed income, growth and flexibility designed to last your lifetime

Pre-retirement/accumulation years	During retirement/distribution years	
Guaranteed growth of your benefit base	Guaranteed annual withdrawals for life	Guaranteed flexibility to adjust income when needed
 <p>7% compounding annual growth</p> <ul style="list-style-type: none"> Regardless of market performance, the protected benefit base will increase by at least 7% each contract year, with the opportunity for additional growth by capturing annual market gains. This opportunity occurs on every contract anniversary for 10 years or until you begin taking income, whichever occurs first. 	 <p>6.00% single life 5.50% joint life</p> <ul style="list-style-type: none"> Withdrawal rates are competitive for every age - here is an example at age 65¹. Once benefit withdrawals begin, they are guaranteed to never decrease² and to continue each year for as long as you live. Withdrawal amounts are determined on a single or joint life basis, and calculated using the contract's benefit base. 	 <p>Defer up to 3x your annual withdrawal amount</p> <ul style="list-style-type: none"> Included with the SecurePay Protector benefit, the SecurePay Reserve feature allows you to defer up to 3x your annual withdrawal amount into future withdrawals. That means you can take lower withdrawal amounts when you don't need the income and save the difference to use in subsequent years.

With the SecurePay Protector benefit, you get peace of mind knowing that your retirement income stays protected, while having the flexibility to guide your investment growth.

Protective refers to Protective Life Insurance Company.

¹ See back page for the full list of withdrawal rates.

² Unless you take an excess withdrawal, which reduces the benefit base and future annual withdrawal amounts.

Guaranteed withdrawal rates make your retirement aspirations more accessible

Once you're ready to start taking income, your lifetime withdrawal amount is determined by the amount of your benefit base, your age at benefit election and whether you choose to guarantee income for you or for you and your spouse.

See what your guaranteed annual withdrawal rate could be with the SecurePay Protector benefit.

Guaranteed maximum annual withdrawal rates

WD Age	Single WD Rates	Joint WD Rates	WD Age	Single WD Rates	Joint WD Rates	WD Age	Single WD Rates	Joint WD Rates
59½/60	4.50%	4.00%	70	6.25%	5.75%	81	6.80%	6.30%
61	4.80%	4.30%	71	6.30%	5.80%	82	6.85%	6.35%
62	5.10%	4.60%	72	6.35%	5.85%	83	6.90%	6.40%
63	5.40%	4.90%	73	6.40%	5.90%	84	6.95%	6.45%
64	5.70%	5.20%	74	6.45%	5.95%	85	7.00%	6.50%
65	6.00%	5.50%	75	6.50%	6.00%	86	7.05%	6.55%
66	6.05%	5.55%	76	6.55%	6.05%	87	7.10%	6.60%
67	6.10%	5.60%	77	6.60%	6.10%	88	7.15%	6.65%
68	6.15%	5.65%	78	6.65%	6.15%	89	7.20%	6.70%
69	6.20%	5.70%	79	6.70%	6.20%	90-95	7.25%	6.75%
			80	6.75%	6.25%			



Talk to your financial professional to see how Protective Aspirations Variable Annuity with the SecurePay Protector benefit can help you protect what you aspire to in retirement.

Protective[®] refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO, its affiliate. 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. 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 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.

Protective Aspirations variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Protector benefits provided by rider form number VDA-P-6061. Policy form numbers, product availability and product features may vary by state.

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