

SecurePay NHSM

Flexibility and security when you need it most

Did you know that 70% of 65-year-olds will need long-term care at some point in their lives?¹ Unfortunately, those expenses aren't covered by Medicare. The costs associated with chronic illness can have a significant impact on your retirement savings. Planning for such unexpected costs is crucial.

Protective® Investors Benefit Advisory variable annuity offers a solution. Available at no additional cost with the SecurePay ProSM optional lifetime income benefit, the SecurePay NH nursing home enhancement can double your benefit withdrawal percentage, up to a maximum of 15%, should you become confined to a nursing home for 90 consecutive days.

Let's see how the SecurePay NH benefit can help:

Meet Nora

Nora wants a guaranteed income source to help cover health care costs in retirement. At age 60, she invests in a Protective Investors Benefit Advisory variable annuity with the optional SecurePay Pro benefit.

Age 60	Age 65	Age 70
Makes \$100,000 initial purchase payment	Retires and elects to begin income	Experiences a medical incident and elects to double her annual withdrawal amount after qualifying for the SecurePay NH benefit as she recovers over the next five years
	\$6,490 Annual guaranteed income amount with SecurePay Pro	\$12,980² Annual guaranteed income amount with SecurePay NH



Because Nora's optional income benefit has the SecurePay NH enhancement, she will receive an increased annual benefit withdrawal amount for up to five years, helping ease the cost of her nursing home stay.

This hypothetical illustration is for illustrative purposes only and is intended solely to demonstrate the features of the Protective Investors Benefit Advisory variable annuity with the SecurePay Pro lifetime income benefit. It should not be deemed a representation of past or future performance or a guarantee of future results. Rates of return may vary. Investments will fluctuate in value and may be worth more or less than their original cost when redeemed. Actual values may be higher or lower than those shown. Assumes a one-time \$100,000 investment at age 60 with an income deferral of five years resulting in a single life withdrawal rate of 5.5% annually. Annual payment amount was calculated using a hypothetical gross rate of return of 6% which, under the terms of the SecurePay NH rider, resulted in a withdrawal benefit base of \$118,003 upon election at age 65. Once elected at age 70, the SecurePay NH rider resulted in a single life withdrawal rate of up to 11% for five years. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.



To qualify for SecurePay NH, you must:

- Be confined to a qualified nursing care facility
- Be unable to perform two out of six specified Activities of Daily Living (bathing, dressing, toileting, transferring, continence, eating) or be diagnosed with a severe cognitive impairment
- Have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit



Reach out to your financial professional today to learn more about how SecurePay NH can help you prepare for the future with more confidence and security.

¹ 100 Must-Know Statistics About Long-Term Care: Pandemic Edition, Christine Benz for Morningstar, Inc. December 8, 2020

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

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.

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.

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 Investors Benefit Advisory 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 Pro benefits provided under rider form number VDA-P-6057. SecurePay Nursing Home benefits issued under form number IPV-2159. 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.

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