

SecurePay ReserveSM benefit

Adjust income as you see fit with our SecurePay Reserve benefit

Make flexibility a driving force behind your retirement aspirations using the unique capabilities of our SecurePay Reserve benefit. The SecurePay Reserve benefit is included with the Protective[®] Aspirations NY variable annuity optional protected lifetime income benefits — SecurePay ProtectorSM and SecurePay InvestorSM.

The SecurePay Reserve benefit can help support:



Income flexibility

It offers flexibility to adjust your income based on your needs by providing the option to defer your income benefit withdrawals¹ and use at a later time to support other retirement aspirations.



Tax-efficient income

During years where you don't need as much income and you use the SecurePay Reserve benefit to defer your annual withdrawal amount, your investments continue to take advantage of the power of tax-deferral until you need to take income.



Income protection

You may have additional sources of retirement income, such as from a qualified plan. However, if those investments don't perform as expected, the SecurePay Reserve benefit can provide income from your deferred amount to cover essential expenses, while your other investments recover.

How the SecurePay Reserve benefit works



Once you begin taking income*, you may withdraw the full annual withdrawal amount from your contract each year, **or you may choose to take a smaller amount and utilize the SecurePay Reserve benefit**, which allows you to rollover the difference into subsequent years.



You can defer up to a maximum of three times your current annual withdrawal amount. When you're ready to access your balance, you can withdraw up to the entire amount, plus the annual withdrawal amount available in the current year.

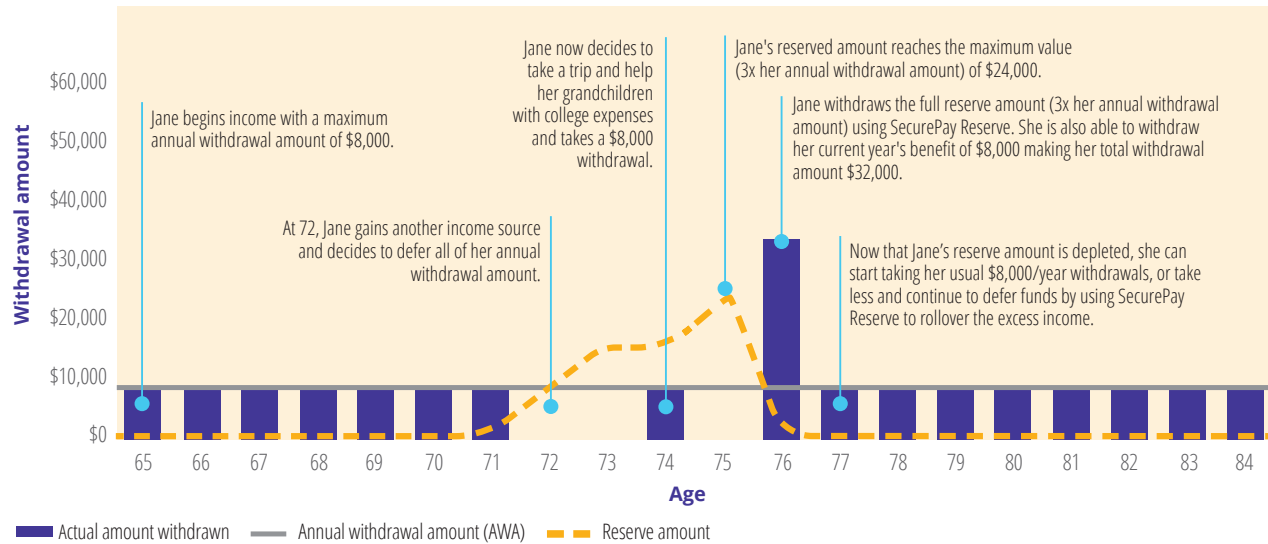


In the following year(s), **you can take all or a portion of your reserved amount until it is depleted.** Once depleted, you may again activate the SecurePay Reserve benefit to continue to defer payments.

*Applies to income benefit payments, not contract annuitization.

See it in action

Jane is a 65-year-old female who's considering adding a variable annuity to her portfolio. After consulting with her financial professional, she invests in a **Protective Aspirations NY variable annuity with the SecurePay Protector benefit**. The chart below shows how Jane used the SecurePay Reserve benefit to support her income needs in retirement.



This chart is hypothetical and for illustrative use only. It is intended solely to demonstrate the SecurePay Reserve benefit. The chart is not intended to forecast, imply or guarantee performance of any investment. Actual performance may vary. This hypothetical example assumes: A 65-year-old female makes a single premium investment of \$200,000 in Protective Aspirations NY variable annuity with the SecurePay Protector benefit and has a 4.00% withdrawal rate. She defers her annual withdrawal amount at ages 72, 73, and 75 until her account reaches the maximum deferred amount. At age 76 she elects her reserved amount, plus her current year AWA.



Contact your financial professional to learn more about how the SecurePay Reserve benefit can support your unique retirement goals.

¹ Please refer to the Protective Aspirations Variable Annuity Benefit Guide for full list of withdrawal rates.

Once benefit withdrawals have begun, you may take less than the annual withdrawal amount and reserve the remainder for later. The reserve can be no larger than: 1) 3x the annual withdrawal amount or 2) the current account value. Withdrawals are taken from the reserve first, then the annual withdrawal amount.

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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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.

Protective does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

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 NY Variable Annuity is a flexible premium deferred variable annuity contract issued by PLAIC in New York under policy form series NY-VDA-A-2024. SecurePay Investor benefits issued under rider form number NY-VDA-A-6075. SecurePay Protector benefits issued under rider form number NY-VDA-A-6073.

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 prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus 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