



7%
compounding
roll-up rate
see details inside

SecurePay Optional Living Benefits Guide

PROTECTIVE® ASPIRATIONS VARIABLE ANNUITY

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

Protective refers to Protective Life Insurance Company.



Flexible guaranteed lifetime income benefits



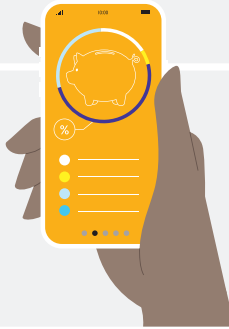




Having a source of guaranteed income strengthens your sense of security, knowing you can count on that income no matter what life has in store. But having options that support your unique goals and motivations is important in helping you protect all that you aspire to in retirement. Whether you need protected lifetime income to help cover the essentials, or provide an additional source of income in retirement, our income options can help.

Income protection with investment growth potential

Protective Aspirations variable annuity offers two optional protected lifetime income benefits that focus on specific aspects of retirement planning, so you and your financial professional can develop an income strategy that works for you. Adding either the SecurePay ProtectorSM or SecurePay InvestorSM benefit to your variable annuity offers additional features that can help you build more flexibility and confidence in your retirement strategy.

As you near retirement, focusing on asset growth is important, but you may also be thinking about how you'll protect your hard-earned savings. Fortunately, a Protective Aspirations variable annuity with SecurePay Protector or SecurePay Investor optional lifetime income benefit can offer opportunities for growth and guaranteed income while also providing the protection you need.

Let's take a closer look at how our two flexible lifetime income options can help you retire on your terms, even if your contract value falls to zero.

SecurePay ProtectorSM benefit	SecurePay InvestorSM benefit
For maximized guaranteed income and growth	For maximized growth potential and investment flexibility
 <p>7% Compounding roll-up Guaranteed annual 7% compounding benefit base growth for up to 10 years*</p>	<p>Enhanced investment flexibility Access to our full lineup of variable subaccounts, enabling clients to build a custom allocation aligned to their goals[†]</p> 
<p>Annual step ups The opportunity to capture annual market gains for more benefit base growth**</p> 	 <p>Annual step ups Maximize growth potential for clients by locking in market gains to their benefit base.**</p>
 <p>Competitive withdrawal rates Among the highest guaranteed income options in the industry^{1,2}</p>	 <p>One of the lowest cost lifetime income options on the market^{1,2}</p>
 <p>Single-age-based withdrawal percentages Help maximize income for clients when they retire earlier — or later — than planned.</p>	

*If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 7% guaranteed growth rate will be suspended during that contract year, and the benefit base will remain unchanged. The 7% guaranteed growth rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

**If contract value is greater on contract anniversary. Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

[†]Allocation of Purchase Payments or Contract Value to the Fixed Account is not permitted under the SecurePay Investor benefit.

¹Protective internal competitor tracking 12/20/2022. Product specifications including roll-up rates and annual withdrawal rates gathered from carrier prospectuses and rate sheets filed with the SEC. Carriers selected represent the largest sellers of traditional individual variable annuities with guaranteed lifetime withdrawal benefits (LIMRA LOMA Q3 2022 US Individual Annuity Industry Sales Report). Products and riders selected represent those offering the highest level of guaranteed lifetime income with no decreases in withdrawal amount when the contract value is depleted.

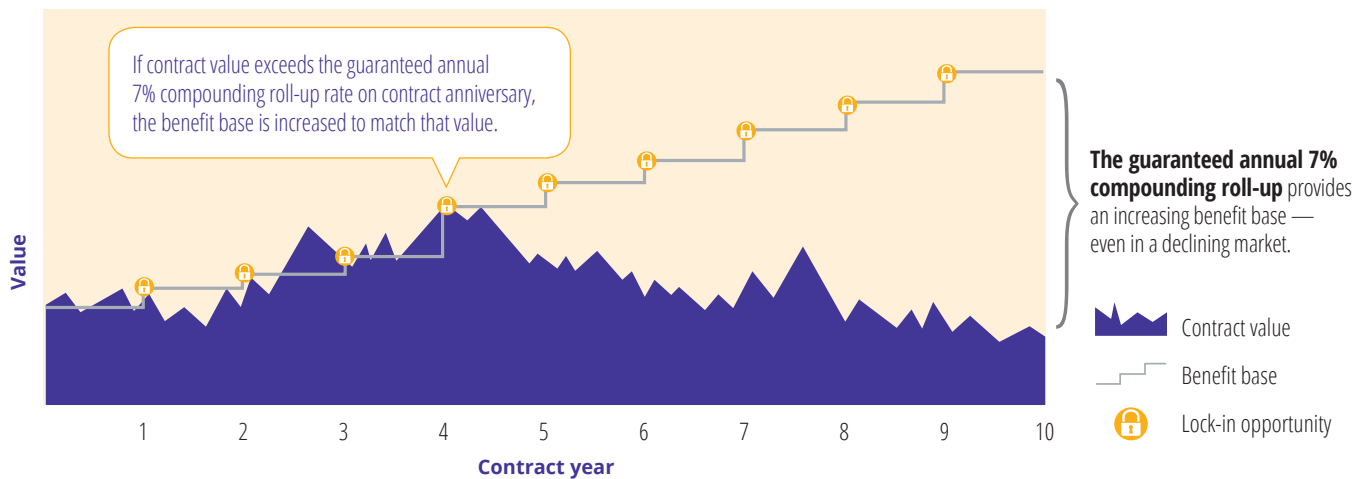
²SecurePay Protector benefit available for a fee of 1.40% at issue (1.50% with RightTime) as a percentage of the benefit base. SecurePay Investor benefit available for a 0.50% fee at issue (0.60% with RightTime) as a percentage of the benefit base.

Maximize and protect retirement income with the SecurePay Protector benefit

SecurePay Protector benefit can help add protection and security to your retirement planning by providing enhanced growth opportunities and income that will always be there.

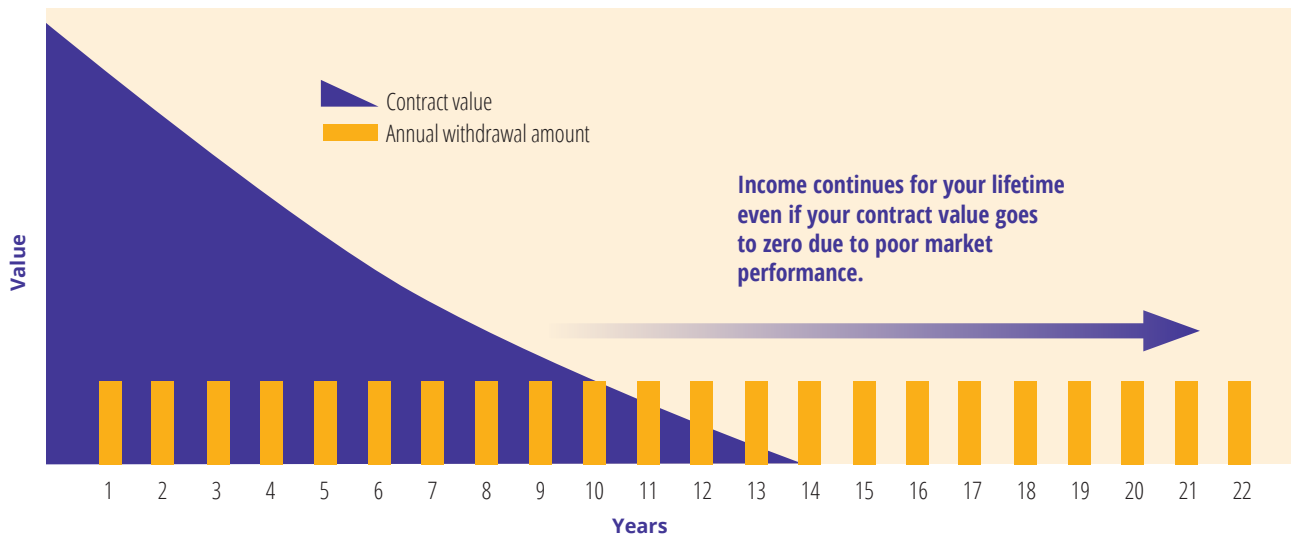
Guaranteed growth, regardless of market performance

In addition to protected lifetime income, the SecurePay Protector benefit offers a benefit base that provides 10 opportunities for a guaranteed 7% benefit base increase prior to beginning benefit withdrawals. Also, on your contract anniversary you can lock-in market gains above the guaranteed 7% compounding roll-up rate, which can help you maximize your growth potential.



Guaranteed withdrawals designed to last a lifetime

With the SecurePay Protector benefit, your retirement income withdrawals continue for your lifetime, even if your contract value falls to zero.[†] This allows you to stay at the helm of your financial future and guarantees you'll never run out of income.



These charts are hypothetical and intended solely to demonstrate how the guaranteed growth feature of the SecurePay Protector benefit works and demonstrate the continuance of the guaranteed annual withdrawals if the annuity's contract value falls to zero. They are not indicative of the performance of any subaccounts, do not reflect any actual account values, nor reflect all fees associated with Protective Aspirations variable annuity. The guaranteed growth chart assumes the SecurePay Protector benefit is selected at issue with an initial purchase payment and no subsequent purchase payments or withdrawals. The benefit base is guaranteed to grow annually 10 times by a minimum of 7% compounded per year or until benefit withdrawals begin (if earlier) as long as the contract value is at least 50% of benefit base. The guaranteed withdrawals chart assumes no appreciation in contract value and no additional/excess withdrawals other than the guaranteed annual withdrawal amount. Charts are not to scale.

[†]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.

Guaranteed, age-based withdrawal rates for SecurePay Protector benefit

Now that you understand the benefits of guaranteed income withdrawals that you can count on for life, you'll want to determine what your withdrawal rate could be.

Once you begin taking income, your lifetime withdrawal amount is determined by the value of your benefit base, your age at benefit election and whether you choose to take withdrawals on a single or joint life basis. You can determine your annual withdrawal percentages using the chart below.

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

SecurePay Protector rates are as of October 3, 2022

Investing with the SecurePay Protector benefit

When you add the SecurePay Protector benefit to your Protective Aspirations variable annuity contract, you have access to several different allocation options. You can use our turnkey portfolios for a simplified approach or choose from the more customizable options.



Allocation by Investment Categories (AIC)
for enhanced flexibility



Protective Allocation Portfolios
for a turnkey approach



American Funds Insurance Series® Allocation Portfolios
for objective-based growth potential



Protective Dynamic Allocation Series Portfolios
to mitigate downside risk

Allocation by Investment Category (AIC)

If you purchased the SecurePay Protector benefit during the accumulation phase, there are guidelines regarding how your investment can be allocated among the available investment options. You can build a diversified portfolio to meet your specific needs by participating in our AIC program. Each option has been assigned to a category based on investment risk. You may allocate to any option in the following categories, provided you follow the minimum and maximum allocation requirements.

Allocation guidelines		
Category	Minimum allocation	Maximum allocation
1 – Conservative	10%	100%
2 – Moderate	0%	90%
3 – Aggressive	0%	40%
4 – Not available with the SecurePay Protector benefit		

Conservative	Moderate	Aggressive
<ul style="list-style-type: none"> American Funds® IS — The Bond Fund of America Fund (4) American Funds® IS — US Government Securities Fund (4) Columbia VP Intermediate Bond 2 Columbia VP Limited Duration Credit 2 Fidelity® VIP Bond Index Portfolio Service 2 Fidelity® VIP FundsManager® 20% Portfolio Service 2 Fidelity® VIP Investment Grade Bond Portfolio Service 2 Goldman Sachs VIT Core Fixed Income Svc Invesco V.I. Government Securities Fund - Series II Invesco V.I. U.S. Government Money Portfolio - Series I Lord Abbett Series Fund Short Duration Income Portfolio PIMCO VIT Low Duration Adv PIMCO VIT Real Return Adv PIMCO VIT Short-Term Adv PIMCO VIT Total Return Adv Western Asset Core Plus VIT II 	<ul style="list-style-type: none"> American Funds® IS — Asset Allocation Fund (4) BlackRock 60/40 Trgt Allc ETF V.I. III BlackRock Global Allocation V.I. III Columbia VP Balanced 2 Columbia VP Strategic Income 2 Fidelity® VIP Strategic Income Portfolio Service 2 Fidelity® VIP High Income Portfolio Service 2 Fidelity® VIP Asset Manager Portfolio Service 2 Fidelity® VIP Balanced Portfolio Service 2 Fidelity® VIP Target Volatility Portfolio Service 2 Franklin Income VIP 2 Templeton Global Bond VIP 2 Goldman Sachs VIT Trd Driv Alloc Svc Invesco V.I. Balanced-Risk Fund — Series II Janus Henderson VIT Balanced Svc Lord Abbett Series Fund Bond-Debenture Portfolio Morgan Stanley VIF Core Plus Fxd Inc II Morgan Stanley VIF Global Strategist II PIMCO VIT All Asset Adv PIMCO VIT Global Diversified Alloc Adv PIMCO VIT High Yield Adv PIMCO VIT Income Advisor PIMCO VIT Long-Term US Govt Adv Protective Life Dynamic Allc Ser Cnsv Protective Life Dynamic Allc Ser Mod T. Rowe Price Moderate Allocation I 	<ul style="list-style-type: none"> AB VPS Large Cap Growth B AB VPS Relative Value B American Funds® IS — Capital World Growth & Income Fund (4) American Funds® IS — Global Growth Fund (4) American Funds® IS — Growth Fund (4) American Funds® IS — Growth-Income Fund (4) American Funds® IS — International Growth And Income Fund (4) American Funds® IS — Washington Mutual Investors Fund (4) BlackRock Advantage SMID Cap V.I. Fd III BlackRock International V.I. I Fidelity® VIP Growth Portfolio Service 2 Fidelity® VIP Growth & Income Portfolio Service 2 Fidelity® VIP FundsManager® 85% Portfolio Service 2 Fidelity® VIP Health Care Portfolio Service 2 Fidelity® VIP Index 500 Portfolio Service 2 Fidelity® VIP Mid Cap Portfolio Service 2 ClearBridge Variable Dividend Strat II ClearBridge Variable Large Cap Growth II Franklin Rising Dividends VIP 2 Goldman Sachs VIT Mid Cap Growth Svc Goldman Sachs VIT Mid Cap Value Svc Goldman Sachs VIT Strategic Growth Svc Invesco V.I. Comstock Fund — Series II Invesco V.I. Equity and Income Fund — Series II Invesco V.I. Growth and Income Fund — Series II Invesco V.I. Main Street Mid Cap Fund — Series II Janus Henderson VIT Enterprise Svc Janus Henderson VIT Forty Svc Lord Abbett Series Fund Dividend Growth Portfolio Lord Abbett Series Fund Fundamental Equity Portfolio MFS® VIT Growth Svc MFS® VIT II Core Equity Svc MFS® VIT II International Growth Svc MFS® VIT II International Intrs Val Svc MFS® VIT II MA Investors Growth Stk Svc MFS® VIT Total Return Svc Protective Life Dynamic Allc Ser Gr T. Rowe Price Blue Chip Growth Port II T. Rowe Price Mid-Cap Growth Port II



For more information about the available investment options with the SecurePay Protector benefit, please see our Investment Options Guide and the product prospectus.

Take a turnkey approach with Protective Allocation Portfolios

Available during both accumulation and distribution, the Allocation Portfolios available in the Protective Aspirations variable annuity are designed to provide diversification across asset classes and fund managers. The portfolios have varying levels of equity exposure to align with your investment objectives. Allocation Portfolios are static allocations consisting of available investment options and are not actively managed. Your portfolio will be rebalanced to the target allocation at the frequency you select on your application (annually, semi-annually, quarterly, or never).

Target allocation	Equity	Growth Focus	Moderate Growth	Balanced Toward Growth	Balanced Growth and Income	Balanced Toward Income	Moderate Income	Income Focus
		80%	70%	60%	50%	40%	30%	20%
	Fixed income	20%	30%	40%	50%	60%	70%	80%
AB VPS Large Cap Growth B	10%	5%	5%	5%	5%	5%	5%	5%
American Funds IS® Global Growth 4	15%	5%	10%	10%	5%	5%		
American Funds IS® Growth 4	5%	5%	5%	5%	5%			
American Funds IS® The Bond Fd of Amer 4					5%	5%	5%	
BlackRock Global Allocation V.I. III		5%	5%	5%	5%	5%		
Columbia VP Strategic Income 2		5%	5%	10%	15%	20%	20%	
Fidelity® VIP Balanced Service 2	10%	5%	5%	5%	5%	5%		
Fidelity® VIP Investment Grade Bd Svc 2		5%	5%	10%	10%	10%	10%	
Franklin Income VIP 2	5%	5%	5%	5%	5%	5%	10%	
Franklin Rising Dividends VIP 2	10%	10%	10%	10%	10%	10%	10%	
Franklin Small Cap Value VIP 2	5%	5%						
Invesco V.I. Main Street Small Cap II	5%	5%						
Janus Henderson VIT Balanced Svc	5%	5%	15%	15%	5%			
Janus Henderson VIT Forty Svc	5%	5%	5%					
Janus Henderson VIT Glb Tech&Innvt Svc	5%	5%	5%					
Janus Henderson VIT Overseas Svc	5%	5%						
Lord Abbett Series Bond-Debenture VC	10%	10%	10%	10%	10%	15%	15%	
PIMCO VIT Short-Term Adv			5%	5%	10%	10%	15%	
PIMCO VIT Total Return Adv						5%	10%	
T. Rowe Price Blue Chip Growth Port II	5%	5%						
T. Rowe Price Health Sciences Port II		5%	5%	5%	5%			
Total	100%	100%	100%	100%	100%	100%	100%	100%
Available with SecurePay Protector benefit during ACCUMULATION	●	●	●	●	●	●	●	●
Available with SecurePay Protector benefit during DISTRIBUTION			●	●	●	●	●	●

For objective-based growth potential, explore American Funds Insurance Series® Allocation Portfolios

Protective Aspirations variable annuity also offers preselected allocation options from the American Funds Insurance Series.* Each option blends individual funds within American Funds® that can help meet your retirement goals.

		Global Growth	Growth	Global Growth and Income	Growth and Income	Global Balanced Growth and Income	Balanced Growth and Income	Conservative
Target allocation	Equity	80%	80%	60%	60%	50%	50%	40%
	Fixed income	20%	20%	40%	40%	50%	50%	60%
American Funds® IS Asset Allocation (4)				25%	25%	25%	25%	10%
American Funds® IS Capital Wld Gr&Inc (4)	15%			20%		20%		
American Funds® IS Global Growth (4)	25%	20%	25%			15%		15%
American Funds® IS Growth (4)		25%			25%		15%	
American Funds® IS Growth-Income (4)	20%	25%			20%		20%	20%
American Funds® IS International (4)	20%		10%					
American Funds® IS The Bond Fd of Amer (4)	20%	20%	25%	25%	25%	25%	25%	40%
American Funds® IS US Government Secs (4)			5%	5%	15%	15%	15%	
American Funds® IS Washington Mut Inv (4)		10%						
Total		100%	100%	100%	100%	100%	100%	100%
Available with SecurePay Protector benefit during ACCUMULATION		●	●	●	●	●	●	●
Available with SecurePay Protector benefit during DISTRIBUTION				●	●	●	●	●

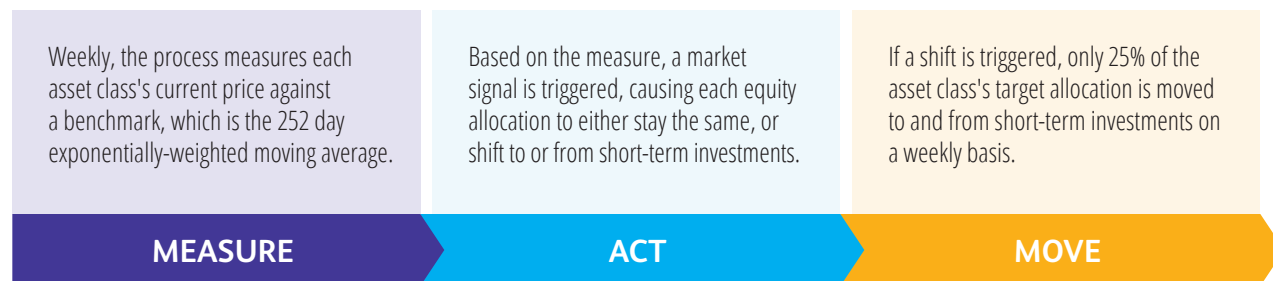
 For more information about the available investment options, please see our Investment Options Guide or the product prospectus.

*Not all allocation options are available on contracts with the SecurePay Protector optional protected lifetime income benefit. Availability could further depend on whether or not the benefit election has been set. Please see product prospectus for complete details.

Protective Life Dynamic Allocation Series Portfolios

The emotional highs and lows of market swings can cause even the most experienced investors to lose focus. Managed by Janus and sold exclusively by Protective, the Protective Life Dynamic Allocation Series portfolios can help you remove the emotion from investing by following a rules-based process. This intuitive process looks to shift equity allocations to and from short-term investments weekly based on market signals. The ultimate goal is to help you grow assets over time while mitigating downside risk.

How the portfolios work



For more complete information, please see the prospectus for the Protective Life Dynamic Allocation Series.

		Moderate Portfolio	Conservative Portfolio
Target allocation	Equity	65%	50%
	Fixed income	35%	50%
U.S. Large Cap Equity		26.00%	20.00%
U.S. Small Cap Equity		9.75%	7.50%
U.S. High Growth Equity		9.75%	7.50%
U.K. Equity		6.50%	5.00%
European Equity		6.50%	5.00%
Japan Equity		3.25%	2.50%
Asia Equity (excluding Japan)		3.25%	2.50%
Fixed Income		35.00%	50.00%
Total		100%	100%
Available with SecurePay Protector benefit during ACCUMULATION		●	●
Available with SecurePay Protector benefit during DISTRIBUTION			●

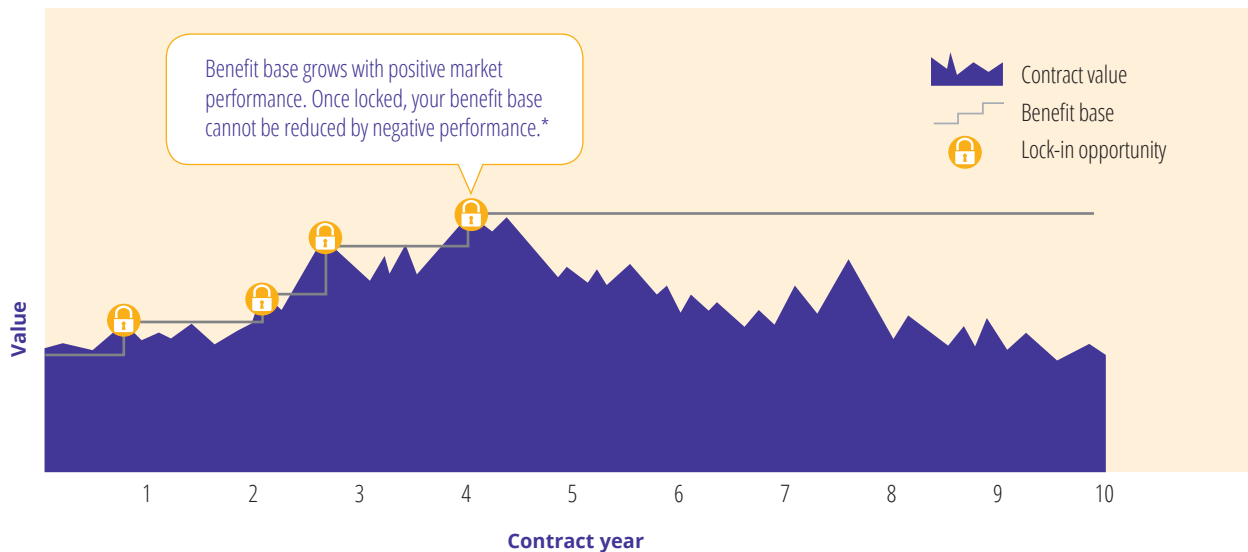
No assurance can be given that the Protective Life Dynamic Allocation Series portfolios' investment strategy will be successful under all or any market conditions. Janus Capital does not have prior experience using the proprietary methodology co-developed by Janus Capital and Protective Life Insurance Company. Although it is designed to achieve the portfolios' investment objective, there is no guarantee that it will achieve the desired results. The Allocation Guidelines and Restrictions are designed to reduce the overall volatility of your contract value. During rising markets, these allocation guidelines and restrictions could cause contract value to rise less than would have been the case had you been invested in more aggressive investment strategies.

Maximize growth potential with the SecurePay Investor benefit

Unlock your true growth potential and reach the level of investment flexibility you aspire to with the SecurePay Investor benefit. This cost-effective solution offers our competitive fund lineup at your fingertips — giving you more opportunities to maximize investment growth with guaranteed income, should you need it later.

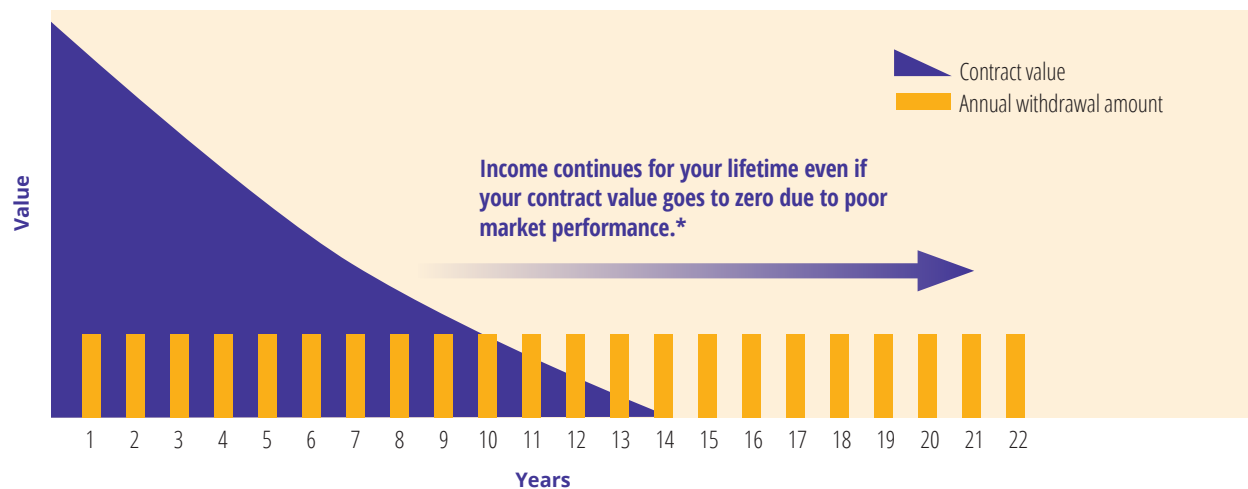
Lock-in market gains for more growth potential

The SecurePay Investor benefit allows you to **annually capture and lock-in growth** when market performance is positive on your contract anniversary. Once you lock-in your market gains, your benefit base will never fall due to market performance.



Guaranteed withdrawals designed to last a lifetime

With the SecurePay Investor benefit, your retirement income withdrawals continue for your lifetime, even if your contract value falls to zero.† This allows you to stay at the helm of your financial future and guarantees you'll never run out of income.



*These charts are hypothetical and intended solely to demonstrate how the annual step-up feature of the SecurePay Investor benefit works and demonstrate the continuance of the guaranteed annual withdrawals if the annuity's contract value falls to zero. They are not indicative of the performance of any subaccounts, do not reflect any actual account values, nor reflect all fees associated with Protective Aspirations variable annuity. Benefit base lock-in opportunities occur annually on contract anniversary until age 95. The annual step-up chart assumes the SecurePay Investor benefit is selected at issue with an initial purchase payment and no subsequent purchase payments or withdrawals. The guaranteed withdrawals chart assumes no appreciation in contract value and no additional/excess withdrawals other than the guaranteed annual withdrawal amount. Charts are not to scale.

†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.

Guaranteed, age-based withdrawal rates

Now that you know you can count on guaranteed income withdrawals for life, you'll want to determine what your withdrawal rate could be.

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 take withdrawals on a single or joint life basis. You can determine your annual withdrawal percentages using the chart below.

Guaranteed lifetime withdrawal rates for the SecurePay Investor benefit					
Withdrawal age	Single WD rates	Joint WD rates	Withdrawal age	Single WD rates	Joint WD rates
59½-60	3.50%	3.00%	76	5.10%	4.60%
61	3.60%	3.10%	77	5.20%	4.70%
62	3.70%	3.20%	78	5.30%	4.80%
63	3.80%	3.30%	79	5.40%	4.90%
64	3.90%	3.40%	80	5.50%	5.00%
65	4.00%	3.50%	81	5.60%	5.10%
66	4.10%	3.60%	82	5.70%	5.20%
67	4.20%	3.70%	83	5.80%	5.30%
68	4.30%	3.80%	84	5.90%	5.40%
69	4.40%	3.90%	85	6.00%	5.50%
70	4.50%	4.00%	86	6.10%	5.60%
71	4.60%	4.10%	87	6.20%	5.70%
72	4.70%	4.20%	88	6.30%	5.80%
73	4.80%	4.30%	89	6.40%	5.90%
74	4.90%	4.40%	90-95	6.50%	6.00%
75	5.00%	4.50%			

SecurePay Investor rates are as of August 28, 2023

Investing with the SecurePay Investor benefit

When you add the SecurePay Investor benefit to your Protective Aspirations variable annuity, your benefit base has the flexibility and the potential to grow with access to the full list of available investment options. **You may allocate your contract value among any of the available variable investment options that suit your needs.** If a simpler approach is what you desire, you can still choose from our available allocation portfolios.



For a full list of available investments, please refer to the Investment Options Guide.

Adjust income as you see fit with the SecurePay Reserve feature

The SecurePay Reserve feature is included with both Protective Aspirations variable annuity optional protected lifetime income benefits — SecurePay Protector benefit and SecurePay Investor benefit.

How the SecurePay Reserve feature works



Once you begin taking income*, you may withdraw the full annual withdrawal amount from your contract each year, **or choose to take a smaller amount and utilize the SecurePay Reserve feature**, 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.

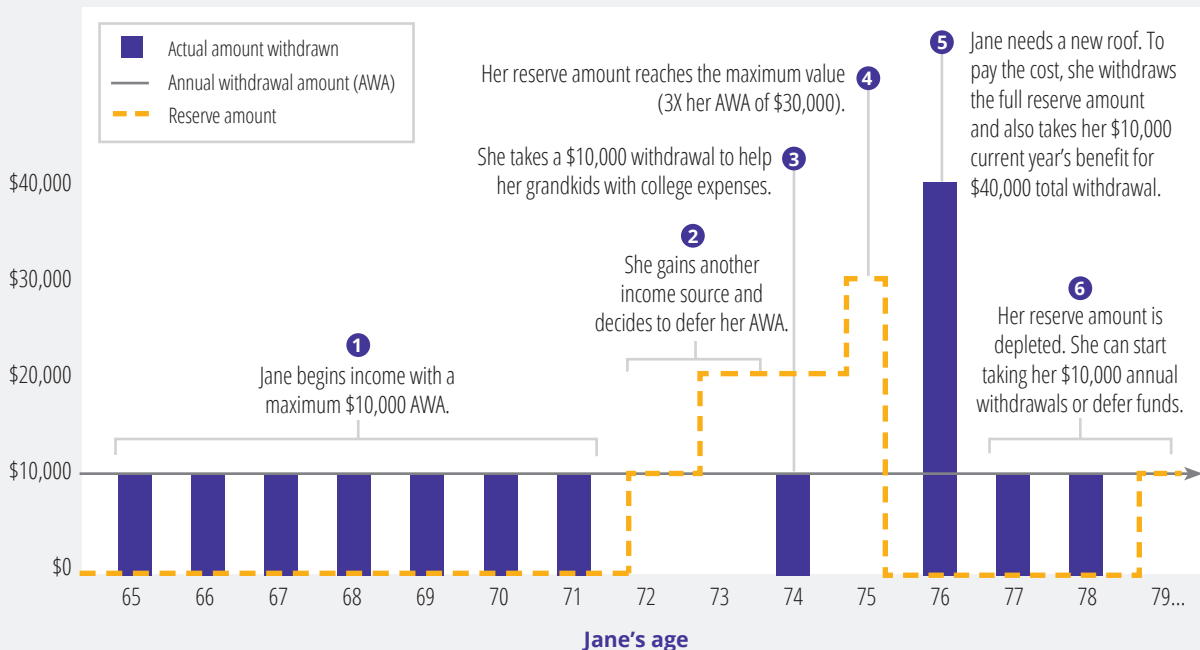


In the following year(s), **you can take all or a portion of the reserved amount until it is depleted.** Once depleted, you may again activate the SecurePay Reserve feature to continue to defer payments.

*Applies to income benefit payments, not contract annuitization.

See it in action

Jane, a 65-year-old female purchased a **Protective Aspirations variable annuity and elects an optional protected lifetime income benefit.** Here's how she used the **SecurePay Reserve feature** to support her income needs in retirement:



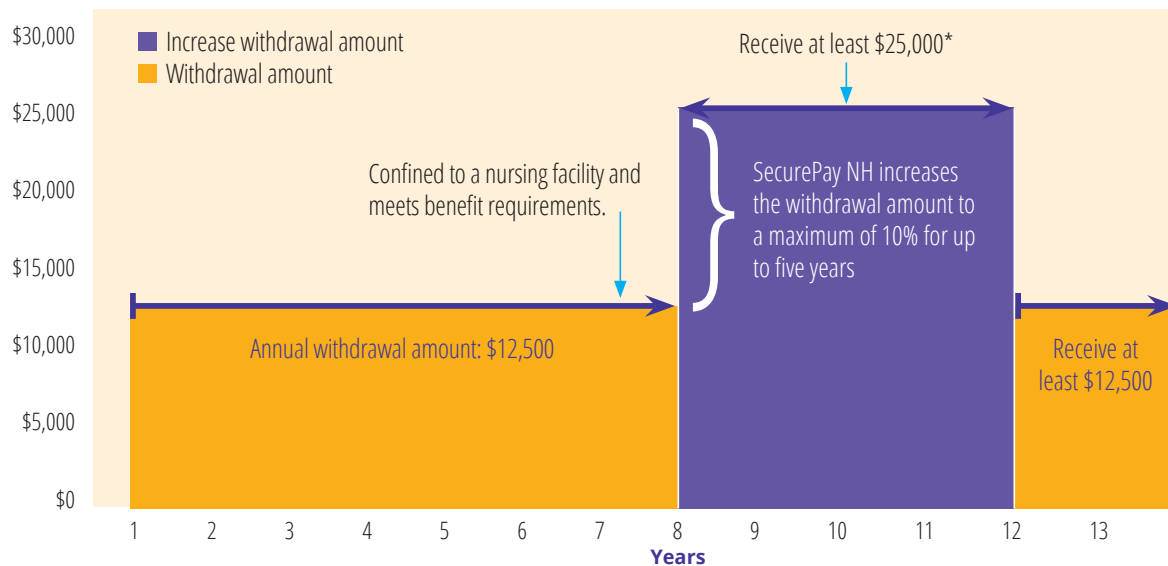
This chart is hypothetical and for illustrative use only. It is intended solely to demonstrate the SecurePay Reserve benefit. The chart is not intended to forecast, imply or guarantee performance of any investment. Actual performance may vary. This hypothetical example assumes: A 65-year old female makes a single premium investment of \$166,667 in the Protective Aspirations variable annuity with the SecurePay Protector benefit, elects immediate income for a 6.00% withdrawal rate. She defers her annual withdrawal amounts 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. Illustration does not reflect any benefit base increases (lock-in opportunities). Chart is not to scale.

Increase your income and be prepared for the unexpected with SecurePay NHSM

SecurePay NH¹ is designed to help meet nursing home expenses by **increasing your annual withdrawal percentage up to a maximum of 10% for up to five years**, should you qualify and become confined to a nursing home. This benefit also covers your spouse if they are covered by the rider, should they become confined to a nursing home.

SecurePay NH may not be available in all states and may not be available with new contracts in the future. Please check with your financial professional for exact availability.

SecurePay NH variable annuity benefit



*Assumes the qualifications for SecurePay NH continue to be met. Otherwise, annual withdrawal amounts revert to the level attained prior to starting SecurePay NH withdrawals.

The chart is hypothetical and intended solely to demonstrate how SecurePay NH can increase benefit withdrawal amounts. It is not indicative of the performance of any subaccount, does not reflect any actual account values, nor does it reflect any fees associated with Protective Aspirations variable annuity. It assumes a \$250,000 benefit base at the time withdrawals begin, no appreciation in contract value, a 5% annual withdrawal amount and no additional/excess withdrawals (other than the guaranteed annual withdrawal).

¹To qualify for SecurePay NH, the you 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 an optional protected lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

Things to consider when choosing your lifetime income benefit option

The SecurePay Protector and SecurePay Investor benefits are available when you first purchase your variable annuity contract. **With our RightTime feature, you also have the flexibility to make your decision later for only 0.10% more than if you added one of them at issue.** This way, you don't have to decide upfront — you have the flexibility to add an income option later in case your needs change.

Important things to remember about a living benefit

Here is some important information about what your benefit base is and how your choice of lifetime income benefit options can enhance that base.

Protect and grow your benefit base

When you add SecurePay Protector or SecurePay Investor lifetime income benefit to your Protective Aspirations variable annuity, you're creating a protected balance, known as your benefit base. **Your benefit base is the amount on which your protected lifetime income payments are determined.** This amount is guaranteed and protected against market fluctuations using downside protection.

Remember, **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 your contract value or death benefit.



Although your benefit base includes downside protection, it is important to understand it will decrease if withdrawals are made prior to beginning your SecurePay income benefit withdrawals. It will also decrease after beginning your income benefit withdrawals if withdrawal amounts are greater than the allowable amount provided by SecurePay Protector or SecurePay Investor benefit. Such a withdrawal reduces the benefit base in the same proportion that the withdrawal (and any associated surrender charge) reduces the contract value.

With the safety net of downside protection, your benefit base has the opportunity to grow by capitalizing on gains when the market is up, with protection for when it's not.

Determining your initial benefit base

The benefit base is the amount on which your income benefits are determined. When you purchase either lifetime income option at the same time you purchase your variable annuity, the initial benefit base is equal to the initial investment, and is increased by any additional investments made within the first two years following the benefit issue date and adjusted for withdrawals. If you add SecurePay Protector or SecurePay Investor benefit sometime after you purchase your variable annuity, the initial benefit base is equal to the contract value on the benefit issue date. It is increased by any additional investments made within the first two years following the benefit issue date and adjusted for withdrawals.

Your retirement aspirations are worth protecting

Adding the SecurePay Protector or SecurePay Investor benefits to your Protective Aspirations variable annuity can provide a guaranteed income strategy that supports your vision for retirement.



Talk with your financial professional to determine which protected income benefit option could best protect your unique retirement goals.



protective.com

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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.

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 Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. 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.

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