

SecurePay NHSM benefit

Flexibility and security when you need it most

Did you know that 70% of people turning 65 will need some type of long-term care at some point in their lives?¹

And many may not realize those expenses aren't covered by Medicare. The costs associated with chronic illness can have a significant impact on your retirement savings, making it critical to find solutions to help plan for the unexpected.

Let's look at how a solution from Protective can help.



Meet Nora

Nora is seeking a guaranteed income source to help cover health care costs in retirement. At age 60, she invests in Protective[®] Aspirations variable annuity with the optional SecurePay ProtectorSM protected lifetime income benefit.

Age 60	Age 65	Age 70
She makes a \$100,000 initial purchase payment.	She retires and elects to begin income with an \$8,415 annual payment.	She experiences a medical incident and elects to increase her annual payment after qualifying for SecurePay NH ² benefit. She then receives \$16,830 to help with expenses as she recovers over the next five years.

Nora's annual benefit with and without the nursing home enhancement.

\$140,255 benefit base after seven years of deferral
 × **6%** withdrawal percentage
 (based on single life basis)

= **\$8,415** ←

guaranteed annual income amount with **SecurePay Protector** benefit

\$140,255 benefit base after seven years of deferral
 × **12%** maximum withdrawal percentage
 (based on single life basis)

= **\$16,830*** ←

guaranteed annual income amount with **nursing home enhancement**

► **Because Nora's optional income benefit has SecurePay NH enhancement, she will receive an increased annual benefit withdrawal amount for up to five years, helping to 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 Aspirations Variable Annuity with the SecurePay Protector 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 5 years resulting in a single life withdrawal rate of 6% annually. Hypothetical 0% Gross Rate of Return resulting in a withdrawal benefit base of \$140,255 under the terms of the SecurePay Protector benefit upon election at age 65. Once elected at age 70, the SecurePay NH rider resulted in a single life withdrawal rate of 12% for 5 years. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.

*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.



Increased annual benefit withdrawal amounts to help meet nursing home expenses

Available at no additional cost with SecurePay Protector benefit³, SecurePay NH benefit allows you to double your annual withdrawal amount up to 15% for up to five contract years if you become confined to a nursing home for 90 consecutive days.

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 (see inset) 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

Activities of daily living	
• Bathing	• Transferring
• Dressing	• Continence
• Toileting	• Eating



SecurePay NH can help you prepare for the future with more confidence. Contact your financial professional to find out more.

¹ U.S. Department of Health & Human Services, Long-Term Care Statistics, September 13, 2023.

² 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 nursing home enhancement 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%.

³ SecurePay Protector benefit is available for an additional 1.50% fee at issue (1.60% with RightTime) as a percentage of benefit base.

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 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.

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