

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 variable annuity optional protected lifetime income benefits.

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 up to 3x your annual withdrawal amount¹ 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 alternate 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 extra 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 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.



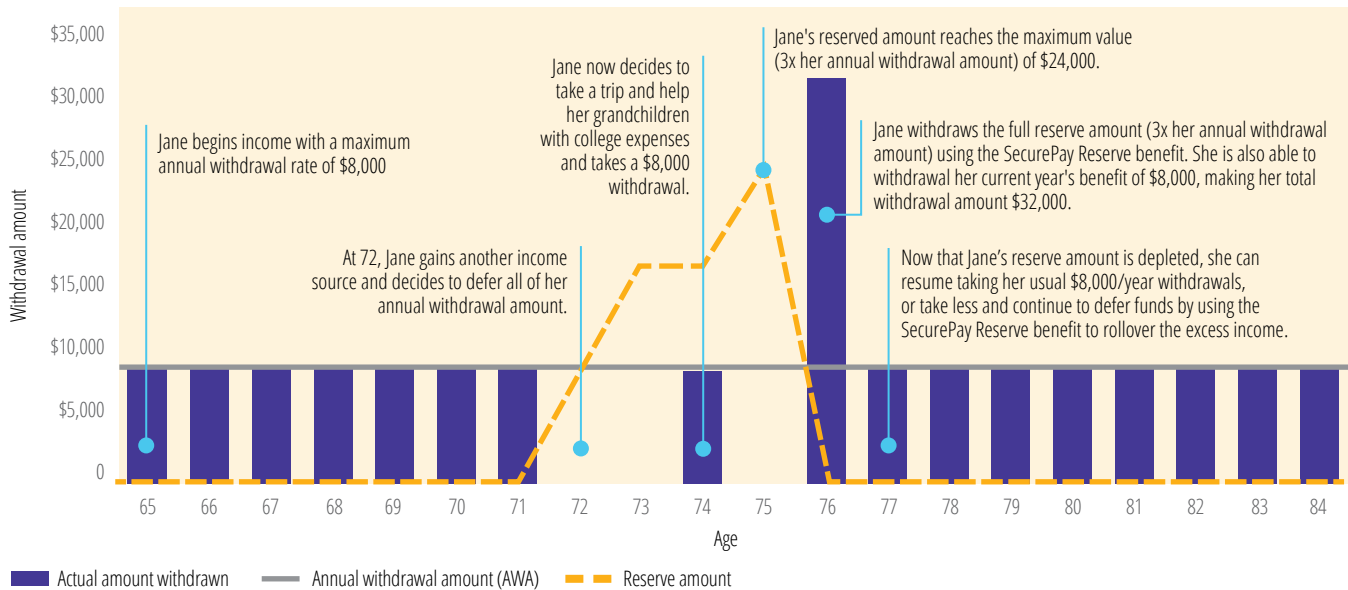
In the following year(s), **you can take all or a portion of your reserved amount until it is depleted.** Once depleted, you may again activate the SecurePay Reserve benefit to continue to defer payments.

¹ Please refer to the Protective Aspirations Variable Annuity Lifetime Income Options Brochure for full list of withdrawal rates.

*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 variable annuity with the SecurePay InvestorSM 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 guaranteed 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 variable annuity with the SecurePay Investor benefit and has a 4.00% withdrawal rate at age 65 with no excess withdrawals or benefit base step-ups. 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.

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 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.

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 changes 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.

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected 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 Protective 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