



Maximize your clients' guaranteed retirement income

with the Protective® Aspirations variable annuity with the SecurePay ProtectorSM benefit

A single feature can be compelling, but it's how all the components come together to maximize and protect retirement income that matters. The SecurePay Protector benefit, available with our Protective® Aspirations variable annuity, offers some of the highest guaranteed lifetime income amounts in the industry. This benefit's flexible design and combination of competitive features help you serve your clients' retirement income planning needs in a more effective way than other solutions.

See how SecurePay Protector benefit's standard withdrawal option compares to other industry leaders
\$100,000 initial investment, issued at age 60, based on a single-life payout

	Roll-up rate and guarantee period	Guaranteed lifetime annual income by income start age							
		65	66	67	68	69	70	71	72
Protective® Aspirations Variable Annuity with SecurePay Protector SM benefit	7% compounding rollup* for 10 years	\$8,415	\$9,079	\$9,795	\$10,567	\$11,398	\$12,295	\$12,393	\$12,491
Polaris Platinum® III Variable Annuity with Polaris Income Plus Daily Flex Income Option 3	6% simple until lifetime income is activated	\$7,540	\$7,888	\$8,236	\$8,584	\$8,932	\$9,600	\$9,960	\$10,320
Jackson® Perspective II® Variable Annuity with the Flex Plus Option	7% simple for 10 years, resets with a step-up	\$7,425	\$7,810	\$8,195	\$8,580	\$8,965	\$9,520	\$9,520	\$9,520
Lincoln ChoicePlus Assurance SM Variable Annuity with Lincoln ProtectedPay Secure Core SM	6% simple for 10 years, no reset with step-ups	\$8,255	\$8,636	\$9,017	\$9,398	\$9,779	\$10,480	\$10,480	\$10,480
Nationwide Destination SM B 2.0 Variable Annuity with L.inc + SM Core	7% simple for 10 years, resets with a step-up	\$8,235	\$8,662	\$9,089	\$9,516	\$9,943	\$10,710	\$10,710	\$10,710

*The 7% compounding roll-up rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

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.

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Contact your Protective representative at 888-340-3428 to discuss new guaranteed income opportunities.

The hypothetical scenarios in this material are for illustrative purposes only and are not representative of the past or future performance of any particular product. These hypothetical scenarios do not assume any return on contract value. Scenarios shown assume each guaranteed lifetime income benefit in its respective variable annuity is selected at issue, no subsequent investments are made, or withdrawals are taken; do not reflect any contract value appreciation resulting in a step-up to the benefit base; and each living benefit earns its stated benefit base roll-up until lifetime income begins at each of the stated ages displayed or until they are exhausted under the terms of the rider. These scenarios do not reflect the deduction of fees and charges inherent in investing in a variable annuity with an optional rider. Past performance is not a guarantee of future results. These scenarios are based on information believed to be accurate as of 10/7/2024, but is subject to change without notice. Data based on product specifications, including roll-up rates, guarantee periods and annual withdrawal rates gathered from carrier prospectuses and rate sheets filed with the SEC as of 10/7/2024. The carriers selected represent the largest sellers of traditional individual variable annuities with guaranteed lifetime withdrawal benefits (LIMRA 1Q 2024 Variable Annuity Guaranteed Living Benefit Election Tracking Report). Products and riders selected represent those offering the highest level of guaranteed income with no decreases when the contract's cash value is depleted.

Protective[®] refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter of registered products issued by PLICO, its affiliate. IDI is located in Birmingham, AL. 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.

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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 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. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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. Policy form numbers, product availability and 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 Protective at 800-456-6330.

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