



Protective® Aspirations variable annuity with SecurePay Protector<sup>SM</sup> benefit

# Achieve the same lifetime income with a lower initial investment

Imagine that you're helping a client solve for a \$15,000 annual retirement income gap. Compare the initial investments needed to generate \$15,000 of guaranteed income per year at age 65 (based on single life) taking income immediately, as well as with 5- and 10-year deferrals with Protective Aspirations variable annuity versus other industry-leading variable annuities.

## Initial investment needed to produce \$15,000 of annual guaranteed income at age 65<sup>1</sup>

	Roll-up rate and guarantee period	Initial investment at age 65	Initial investment at age 60	Initial investment at age 55
<b>Protective® Aspirations Variable Annuity with the SecurePay Protector<sup>SM</sup> benefit</b>	<b>7% compounding for 10 years*</b>	<b>\$250,000</b>	<b>\$178,247</b>	<b>\$127,087</b>
Carrier A Variable Annuity with GLWB	7% simple for 10 years, resets with a step-up	\$245,902	\$195,275	\$144,648
Carrier B Variable Annuity with GLWB	6% simple for 10 years, resets with a step-up	\$245,902	\$199,795	\$153,689
Carrier C Variable Annuity with GLWB	6% simple until lifetime income is activated	\$267,857	\$217,634	\$167,411
Carrier D Variable Annuity with GLWB	7% simple for 10 years, resets with a step-up	\$285,714	\$226,891	\$168,067

\* The initial benefit base is equal to adjusted purchase payments. Provided the account value is equal to at least 50% of the benefit base, the benefit base steps-up on each contract anniversary to the greater of: Current account value, less purchase payments made after the second anniversary; or, most recently calculated benefit base compounded at 7% annually for a period of 10 years or until the election of SecurePay withdrawals (if earlier). Years in which the benefit base does not increase are not counted against the 10 year limit.

<sup>1</sup> The above hypothetical scenarios are for illustrative purposes only and are not representative of the past or future investment performance of any particular product. These scenarios assume a hypothetical 0% net return on contract value. Scenarios shown assume each guaranteed lifetime income benefit in its respective variable annuity is selected at issue; no subsequent investments or withdrawals are taken prior to benefit election; do not reflect any step-up to the benefit base; and each living benefit earns its stated benefit base rollup until lifetime income is begun at age 65. 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 4/29/2024 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 4/29/2024. The carriers selected represent the largest sellers of traditional individual variable annuities with guaranteed lifetime withdrawal benefits (LIMRA LOMA Q3 2022 US Individual Annuity Sales 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.



Contact your Protective representative at 888-340-3428 to discuss new guaranteed income opportunities. Visit us online at [finpro.protective.com](https://finpro.protective.com).

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Protective refers to Protective Life Insurance Company (PLICO), Nashville TN, and its affiliates. Variable annuities are distributed by affiliate Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

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 benefit issued under rider form number VDA-P-6061. 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 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 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.

**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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Not Insured By Any Federal Government Agency		May Lose Value