



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 required to produce \$15,000 of guaranteed annual income starting at age 65 (based on single life) taking income immediately, as well as with 5- and 10-year deferrals with Protective Aspirations variable annuity's SecurePay Protector benefit with its standard withdrawal option versus other industry-leading variable annuities.

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

Products and riders selected represent those offering the highest level of guaranteed lifetime income with no decreases when the contract's cash value is depleted.	Roll-up rate and guarantee period	Initial investment at age 65 <sup>2</sup>	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	\$182,149	\$144,648
Carrier B Variable Annuity with GLWB	6% simple for 10 years, no reset with step-ups	\$236,220	\$181,708	\$147,638
Carrier C Variable Annuity with GLWB	6% simple until lifetime income is activated	\$258,621	\$198,939	\$161,638
Carrier D Variable Annuity with GLWB	7% simple for 10 years, resets with a step-up	\$272,727	\$202,020	\$160,428

\*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.

<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 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 or withdrawals are taken prior to benefit election; 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 rollover until lifetime income is initiated. 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 no 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 lifetime income with no decreases when the contract's cash value is depleted. All of the above insurers were rated by S&P with the lowest rated insurer receiving a rating of A (6th highest out of 21). To see Protective's ratings visit <https://www.protective.com/about-us/ratings>. A rating is not a recommendation to purchase, sell, or hold insurance contracts.

<sup>2</sup>Age 65 initial investment scenarios illustrate immediate income, and therefore, do not reflect roll-ups.

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. Visit us online at [finpro.protective.com](http://finpro.protective.com).

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 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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