

Protective® Aspirations NY Variable Annuity

SECUREPAY INVESTORSM

Optional protected lifetime income benefit

Investment
and insurance
products are:

- Not FDIC insured • Not insured by any federal government agency
- Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested



Prepare for retirement with more confidence

Your retirement aspirations are worth protecting. Being prepared for potential income needs and life's uncertainties can help you feel more confident about your retirement strategy.

Adding SecurePay Investor benefit to Protective Aspirations NY variable annuity enables you to pursue growth opportunities with the security of guaranteed income — and the flexibility to adjust as your life changes.

Ensuring the strength of your retirement strategy

As you reflect on your retirement goals, consider how you'll prepare your income strategy for these challenges.

Market volatility

Protecting your income in any market condition

A significant market drop early in retirement could deplete your income earlier than planned. But missing an upswing could diminish your growth potential.

Longevity

Ensuring your income lasts through retirement

A retirement that's even five years longer than expected could lead to a nearly \$250,000 income gap.*

Unexpected changes

Adjusting your income if your planned retirement age shifts

Over half of retirees report retiring earlier than planned — and often not by choice.†

Focus on investment growth and protect income with SecurePay Investor benefit

With the right solutions, you can prepare for potential challenges — and feel more secure knowing you won't outlive your assets.

Adding SecurePay Investor benefit to Protective Aspirations NY variable annuity lets you focus on growth potential while creating a source of protected lifetime income. This means you can:

- Better withstand market volatility in your overall portfolio since your income strategy is less susceptible to downswings
- Look forward to the possibility of a 30-plus-year retirement
- Adjust your strategy if your plans change — like if you retire earlier or later than expected or experience a health event

* Bureau of Labor Statistics, Consumer Expenditure Survey 2022.

† LIMRA. Secure Retirement Institute. The Retail Retirement Reference Guide - Fifth Edition. 2021

Explore SecurePay Investor benefit

Discover how key features of SecurePay Investor benefit can add value to your overall retirement strategy. Learn more about:

- **How SecurePay Investor benefit works** to help support your growth and income goals as you prepare for and live in retirement
- **Built-in features and benefits** to prepare for life's changes

SecurePay Investor benefit highlights

Issue ages: 55-85 | **Cost:** 0.5% (0.6% with RightTime)



Invest with 100% sub-account flexibility

and access to over 100 quality investment options from leading fund managers.*



Guaranteed income

determined by your benefit base and an age-based withdrawal rate



Lock in market gains

and increase your benefit base with annual step-ups.†



Defer up to 3x your annual withdrawal amount

to use when and how you see fit with SecurePay ReserveSM feature.‡



Freedom to tailor your portfolio

using a custom approach or choose from a turnkey allocation portfolio

*Access to complete variable fund lineup, fixed account not available with SecurePay Investor benefit.

†Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

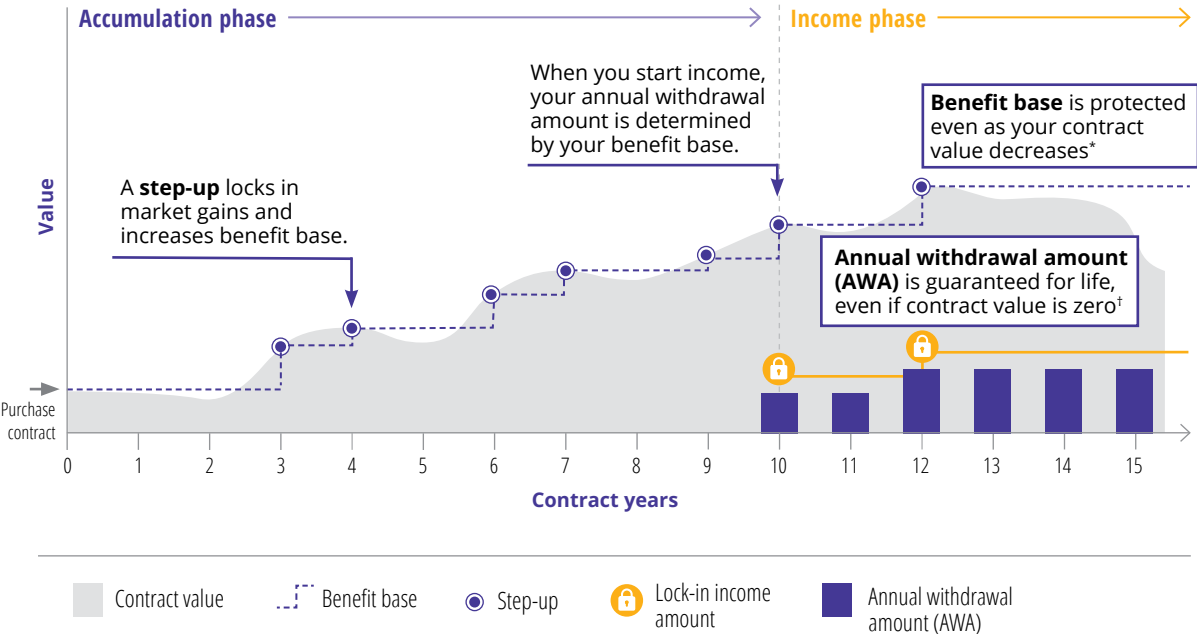
‡The maximum reserve amount is the lesser of (1) 3x the annual withdrawal amount (AWA) or (2) the current contract value.

How SecurePay Investor benefit works

As you prepare for retirement, your focus is likely on accumulating assets. This focus may change to ensuring you can cover essential expenses once you're living in retirement. See how SecurePay Investor benefit works to support your needs at every phase of your retirement journey.

See how it could work for you

Similar to other investment accounts you may have, your variable annuity contract value is based on the performance of investments you select. When you add SecurePay Investor benefit, a protected benefit base determines your annual withdrawal amount once you decide to take income. A step-up feature helps grow your benefit base by capturing market gains at contract anniversary.



This chart is hypothetical and intended solely to demonstrate the features of the SecurePay Investor benefit. It is not indicative of the performance of any sub-accounts, does not reflect any actual account values nor reflects all fees associated with Protective Aspirations NY variable annuity. It assumes the SecurePay Investor benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals. Chart is not to scale.

* Excess withdrawals (amounts exceeding AWA and any reserve amount) reduce benefit base and are subject to applicable surrender charges.

[†] If your contract value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly income payments in an amount equal to your last annual withdrawal amount divided by 12. If your contract value is reduced to zero due to excess withdrawals, the rider will terminate and payments will end.

Lock in more income every year with guaranteed age-based withdrawal rates

Once you begin taking income, your annual withdrawal amount is determined by:

- The amount of your benefit base
- A guaranteed withdrawal rate, based on your age at benefit election
- Whether you choose to take withdrawals on a single or joint life basis

$$\text{Benefit base amount} \times \text{Guaranteed withdrawal rate} = \text{Annual withdrawal amount}$$

See what your guaranteed annual withdrawal rate could be

SecurePay Investor benefit offers age-based withdrawal rates. This personalized approach ensures you have a higher withdrawal rate — and higher guaranteed income — for every year you delay income, up to age 95.

Guaranteed lifetime withdrawal rates for SecurePay Investor benefit

Age	Single	Joint	Age	Single	Joint
59½-60	3.77%	3.30%	78	4.82%	4.21%
61	3.82%	3.34%	79	4.88%	4.25%
62	3.87%	3.38%	80	5.05%	4.42%
63	3.92%	3.42%	81	5.12%	4.48%
64	3.97%	3.46%	82	5.19%	4.54%
65	4.00%	3.50%	83	5.26%	4.59%
66	4.05%	3.55%	84	5.32%	4.64%
67	4.11%	3.59%	85	5.56%	4.87%
68	4.16%	3.63%	86	5.64%	4.93%
69	4.21%	3.67%	87	5.71%	5.00%
70	4.28%	3.75%	88	5.79%	5.05%
71	4.34%	3.80%	89	5.86%	5.11%
72	4.40%	3.85%	90	6.23%	5.46%
73	4.46%	3.89%	91	6.32%	5.53%
74	4.51%	3.93%	92	6.40%	5.60%
75	4.63%	4.05%	93	6.49%	5.66%
76	4.69%	4.11%	94	6.57%	5.73%
77	4.76%	4.16%	95	7.11%	6.23%

SecurePay Investor rates are as of January 27, 2025. These rates are available in New York only.

Built-in features and benefits to prepare for life's changes

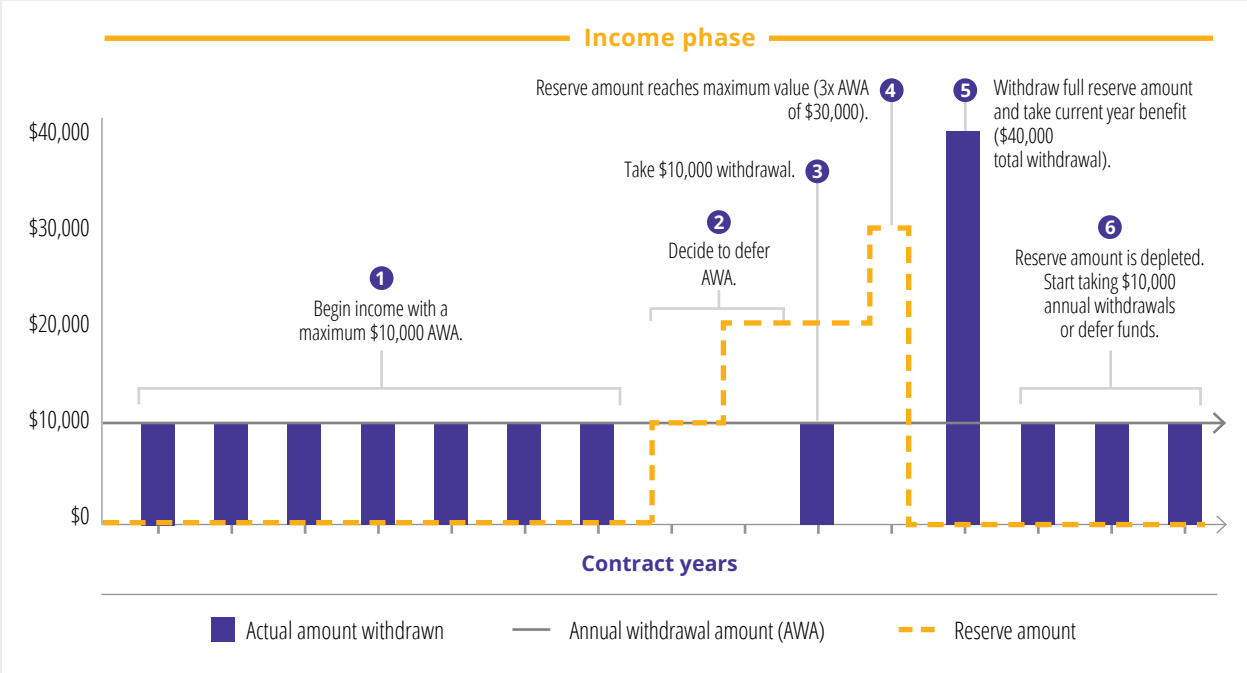
A 30-plus-year retirement could be in your future, so you need a lifetime income benefit that can adapt as your life changes. SecurePay Investor benefit offers flexible features to help you adjust your plans.

Prepare for:	How SecurePay Investor benefit can help:
Timing your lifetime income benefit decision	→ You can purchase a lifetime income benefit up front, or RightTime allows you to add it after contract issue.*
Retiring at a different age than planned	→ Your lifetime withdrawal rate increases each year — based on your age — and locks in once you start taking income.
A change in your marital status	→ You can wait to decide on single or joint withdrawals until you start taking income.
Strategic income planning, such as managing taxes and saving for expenses	→ SecurePay Reserve feature allows you to defer up to 3x your annual withdrawal amount to use when and how you see fit.†

Adjust income as needed with SecurePay Reserve feature

You may be using your variable annuity to strategically plan your retirement income, like managing taxes or saving for future expenses. Included with SecurePay Investor benefit, this additional feature allows you to defer up to three times your annual withdrawal amounts. That means you can take lower withdrawal amounts and save the difference for the future — with no restrictions on when and how you use your deferred income.

See how SecurePay Reserve feature could work



This chart is hypothetical and for illustrative use only. It is intended solely to demonstrate the SecurePay Reserve feature assuming a \$10,000 benefit. The chart is not intended to forecast, imply or guaranteed performance of any investment. Actual performance may vary. Chart is not to scale.

* RightTime fee is an additional 0.1%.

† The maximum reserve amount is the lesser of (1) 3x the annual withdrawal amount (AWA) or (2) the current contract value.

The costs for the SecurePay Investor benefit are deducted from your contract value monthly as a percentage of your benefit base. All costs are described in detail in the prospectus, which also provides examples of how the charges are applied and outlines certain requirements and restrictions that may affect the underlying annuity contract features. For tax purposes, lifetime income benefit withdrawals are usually assumed to be a withdrawal of earnings first. The full amount of withdrawals related to earnings is subject to ordinary income tax.



Gain confidence on your retirement journey

Together with your financial professional, create a strategy to help you pursue investment flexibility and protect retirement income with **Protective Aspirations NY variable annuity** and **SecurePay Investor benefit**.



View and download the product prospectus at: protective.com/AspirationsNYProspectus.net

protective.com

The costs for the SecurePay Investor benefit are deducted from your contract value monthly as a percentage of your benefit base. All costs are described in detail in the prospectus, which also provides examples of how the charges are applied and outlines certain requirements and restrictions that may affect the underlying annuity contract features. For tax purposes, protected lifetime income benefit withdrawals are usually assumed to be a withdrawal of earnings first. The full amount of withdrawals related to earnings is subject to ordinary income tax.

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

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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.

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 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 NY variable annuity is a flexible premium deferred variable annuity contract issued by PLAIC in New York under policy form series NY-VDA-A-2024. SecurePay Investor benefits issued under rider form number NY-VDA-A-6075.

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 prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.

Investment and insurance products are:	<ul style="list-style-type: none"> • Not FDIC insured • Not insured by any federal government agency • Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates • Subject to investment risks, including possible loss of the principal amount invested
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