**Protective**

# Protective® Aspirations Variable Annuity

## Explore included and optional benefits that can support investment growth potential, lifetime income and legacy protection.

### Standard contract provisions

**Surrender charges**
7 Years — 7%, 6%, 6%, 5%, 4%, 3%, 2%, 0%

**Mortality and expense risk and administration charge:** 1.20%

**Contract maintenance fee**
$35 (Waived if your contract value or total purchase payments, less withdrawals, is $100,000 or more on your contract anniversary)

**Maximum issue age:** 85

**Maximum annuity age:** 95
(The latest date you must surrender or annuitize the contract, currently the oldest owner's or annuitant's 95th birthday)

**Standard death benefit:** Contract value

**Minimum initial premium:** $5,000
(Minimum subsequent premium: $100 or $50 if made by electronic funds transfer)

**Maximum initial premium:** $1,000,000
(Higher amounts subject to approval by Protective)

**Free withdrawal amount**
During the first contract year, the free withdrawal amount is 10% of your initial purchase payment. After the first year, the greatest of (as of prior anniversary):

(1) Contract earnings
(2) 10% of your cumulative purchase payments
(3) 10% of the contract value

**Investment options**
Over 100 investment options from top fund managers.
**Expense range:** Gross (0.35% to 4.52%), Net (0.35% to 2.29%) as of 5/1/2024

**Fixed account**
The fixed rate is declared annually, subject to the guaranteed minimum interest rate. The fixed account is not available with optional protected lifetime income benefits.

### Optional benefits to customize your contract  Contact your financial professional for rate and availability information

**Protected lifetime income benefits**

**SecurePay Protector℠ benefit**
Maximize and protect retirement income

- **7% compounding rollup**[1] and annual step-ups
- Cost: 1.40% (1.50% with RightTime)

**SecurePay Investor℠ benefit**
Focus on investment growth and protect income

- No subaccount restrictions[2] and annual step-ups
- Cost: 0.50% (0.60% with RightTime)

| Available ages: 55-85 | Choose **single or joint withdrawals** when income starts | **SecurePay Reserve:**[3] Ability to defer up to 3x your annual withdrawal amount to use when and how you see fit | **SecurePay NH:**[4] Increase withdrawal percentage up to 10% for up to 5 years as a result of 90-day nursing home stay |

**Enhanced death benefits**

| Return of Purchase Payments | Maximum Anniversary Value | Maximum Quarterly Value |
|---|---|---|
| Cost: 0.20%<br>Available ages: 0-85 | Cost: 0.35%<br>Available ages: 0-77 | Cost: 0.40%<br>Available ages: 0-77 |

**Protective refers to Protective Life Insurance Company.**

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## Included benefits

### Myaccount.protective.com
Manage your account online any time, from anywhere. You can view performance, manage subaccount selection and benefit elections, view documents, update contact information and beneficiaries, and more.

### Dollar cost averaging (DCA)
Ease into the market and manage timing risk by adding new money to a DCA account. This strategy automatically transfers a specific amount of money from the DCA account or the fixed account to the subaccounts you select, on a monthly basis over a set period of time. 6-month and 12-month DCA account options are available.

### Portfolio rebalancing
The sub-accounts you select are automatically rebalanced (quarterly, semi-annually or annually) to maintain your chosen variable account value allocation among the subaccounts.

### Tax-free trading
Fund-to-fund transfers and portfolio rebalancing are tax-free.

### Automatic withdrawal plan
A level dollar amount is automatically withdrawn from your contract (monthly or quarterly) before the annuity date.

### Nursing home and terminal illness waivers[4]
We will waive any applicable surrender charge if, at any time after the first contract year, you enter a nursing home for 90 days or are diagnosed with a terminal illness.

### Spousal continuation death benefit option
Your spouse can choose to continue the contract and become the new owner.

### Control your legacy
Select how and when to distribute to your beneficiaries through the pre-determined death benefit payout election form.

## Download the product prospectus at protective.com/AspirationsProspectus

protective.com