




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

# Maximize and help protect retirement income


See how adding SecurePay Protector benefit to Protective Aspirations variable annuity helps you maximize and protect a portion of your retirement income — with the flexibility to adjust your plan as life changes.

Issue ages: 55-85  
Cost: 1.5%  
(1.6% with RightTime)


## SecurePay Protector benefit highlights




**Guaranteed growth**  
through a 7% compounding rollup to the benefit base during the accumulation phase.\*




**Guaranteed income**  
determined by your benefit base and an age-based withdrawal rate. You have flexibility to decide how you receive lifetime income.




**Lock in market gains**  
and increase your benefit base with annual step-up opportunities.† Future 7% compounding rollups are based on the new stepped-up value.



**Defer up to 3x your lifetime annual withdrawal amount**  
to use when and how you see fit with SecurePay Reserve<sup>SM</sup> feature.‡



**Freedom to tailor your portfolio**  
using a custom approach or choose from turnkey allocation portfolios.



**Double your annual withdrawal amount up to 15%**  
for five years for a qualifying nursing home stay with SecurePay NH<sup>SM</sup> benefit.§

\* 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.

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

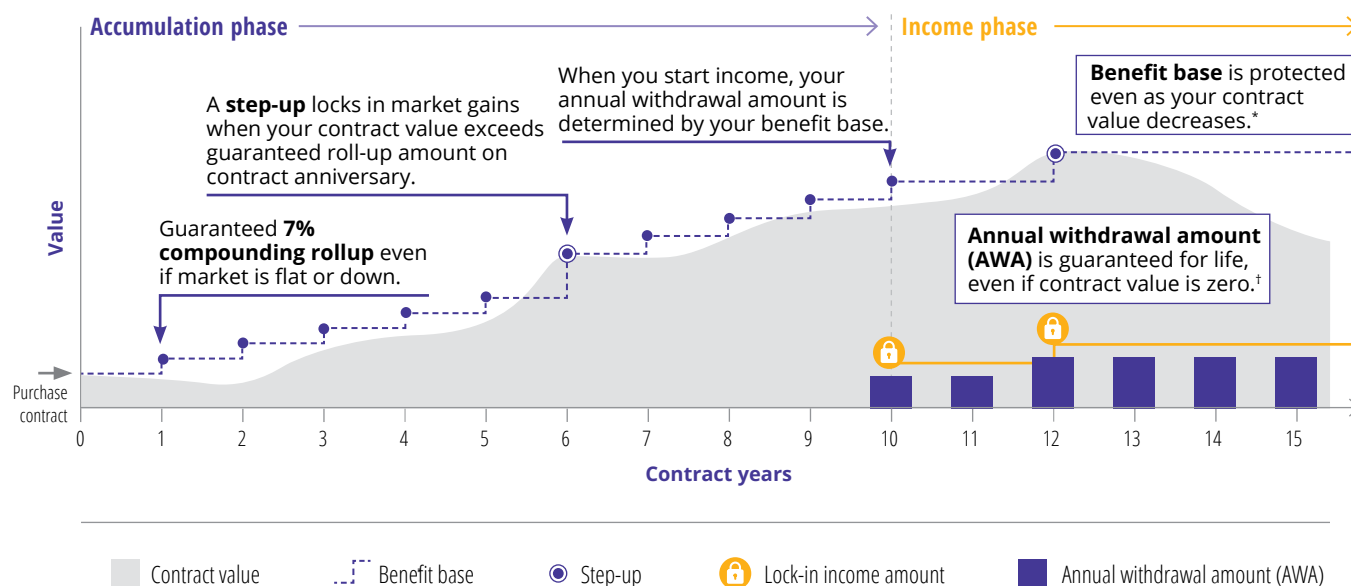
‡ The Maximum Reserve Amount is the lesser of (1) 3 times the lifetime annual withdrawal amount or (2) the current contract value.

§ If the sole covered person (or both covered persons) is confined to a Nursing Home, the current withdrawal rate may double, not to exceed 15% of the benefit base for up to 5 years. If only one of the two covered persons is confined to a Nursing Home, we will multiply the withdrawal rate by 125%, not to exceed 15% of the benefit base for up to 5 years. In California, the withdrawal rate under SecurePay NH has a maximum of 10%, and no enhanced benefit is available if joint coverage is elected and only one covered person is confined to a nursing home. May not be available in all states and state variations may apply. To qualify for SecurePay NH, the client(s) must: be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing a lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

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

Protective refers to Protective Life Insurance Company.

## How SecurePay Protector benefit works



This chart is hypothetical and intended solely to demonstrate how the step-up feature of the SecurePay Protector withdrawal benefit works. It is not indicative of the performance of any variable annuity investment options, does not reflect any actual account values, nor reflect all fees associated with Protective Aspirations variable annuity. It assumes the SecurePay Protector benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals are taken. The benefit base is not the same as your contract value or your death benefit, and the protection features of the benefit base do not extend to those values. The adjustment made for each withdrawal is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value. Chart is not to scale.

## Decide how you receive lifetime income

Once you're ready to take income, your annual withdrawal amount is determined by the amount of your benefit base, your age at benefit election and whether you choose to take withdrawals on a single or joint life basis.

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

Your guaranteed withdrawal rate is based on your age at benefit election, whether you choose to take withdrawals on a single or joint life basis and which payout option you select:

| Standard payout option                                        | Advance payout options                                                                                                    |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Provides guaranteed lifetime income at a set withdrawal rate* | Provide higher income for the first 3, 5, 8 or 10 years, followed by guaranteed lifetime income at a set withdrawal rate* |

\* 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 falls to zero due to excess withdrawals the rider will terminate and payments will end.

## Guaranteed annual withdrawal rates for SecurePay Protector benefit

Rates are as of October 7, 2024

|                                                          | Standard<br>payout option | Advance payout options                                       |        |        |         |                                      |
|----------------------------------------------------------|---------------------------|--------------------------------------------------------------|--------|--------|---------|--------------------------------------|
|                                                          |                           | 3-Year                                                       | 5-Year | 8-Year | 10-Year | Lifetime (3-, 5-,<br>8- and 10-Year) |
| Age                                                      | Single                    | Single                                                       | Single | Single | Single  | Single                               |
| 59½-60                                                   | 4.50%                     | 10.25%                                                       | 8.25%  | 6.50%  | 6.05%   | 3.50%                                |
| 61                                                       | 4.80%                     | 10.40%                                                       | 8.40%  | 6.70%  | 6.25%   | 3.60%                                |
| 62                                                       | 5.10%                     | 10.55%                                                       | 8.55%  | 6.90%  | 6.45%   | 3.70%                                |
| 63                                                       | 5.40%                     | 10.70%                                                       | 8.70%  | 7.10%  | 6.65%   | 3.80%                                |
| 64                                                       | 5.70%                     | 10.85%                                                       | 8.85%  | 7.30%  | 6.85%   | 3.90%                                |
| 65                                                       | 6.00%                     | 11.00%                                                       | 9.00%  | 7.50%  | 7.05%   | 4.00%                                |
| 66                                                       | 6.05%                     | 11.20%                                                       | 9.10%  | 7.60%  | 7.10%   | 4.05%                                |
| 67                                                       | 6.10%                     | 11.40%                                                       | 9.20%  | 7.70%  | 7.15%   | 4.10%                                |
| 68                                                       | 6.15%                     | 11.60%                                                       | 9.30%  | 7.80%  | 7.20%   | 4.15%                                |
| 69                                                       | 6.20%                     | 11.80%                                                       | 9.40%  | 7.90%  | 7.25%   | 4.20%                                |
| 70                                                       | 6.25%                     | 12.00%                                                       | 9.50%  | 8.00%  | 7.30%   | 4.25%                                |
| 71                                                       | 6.30%                     | 12.20%                                                       | 9.60%  | 8.05%  | 7.35%   | 4.30%                                |
| 72                                                       | 6.35%                     | 12.40%                                                       | 9.70%  | 8.10%  | 7.40%   | 4.35%                                |
| 73                                                       | 6.40%                     | 12.60%                                                       | 9.80%  | 8.15%  | 7.45%   | 4.40%                                |
| 74                                                       | 6.45%                     | 12.80%                                                       | 9.90%  | 8.20%  | 7.50%   | 4.45%                                |
| 75                                                       | 6.50%                     | 13.00%                                                       | 10.00% | 8.25%  | 7.55%   | 4.50%                                |
| 76                                                       | 6.55%                     | 13.20%                                                       | 10.10% | 8.30%  | 7.60%   | 4.55%                                |
| 77                                                       | 6.60%                     | 13.40%                                                       | 10.20% | 8.35%  | 7.65%   | 4.60%                                |
| 78                                                       | 6.65%                     | 13.60%                                                       | 10.30% | 8.40%  | 7.70%   | 4.65%                                |
| 79                                                       | 6.70%                     | 13.80%                                                       | 10.40% | 8.45%  | 7.75%   | 4.70%                                |
| 80                                                       | 6.75%                     | 14.00%                                                       | 10.50% | 8.50%  | 7.80%   | 4.75%                                |
| 81                                                       | 6.80%                     | 14.20%                                                       | 10.60% | 8.55%  | 7.85%   | 4.80%                                |
| 82                                                       | 6.85%                     | 14.40%                                                       | 10.70% | 8.60%  | 7.90%   | 4.85%                                |
| 83                                                       | 6.90%                     | 14.60%                                                       | 10.80% | 8.65%  | 7.95%   | 4.90%                                |
| 84                                                       | 6.95%                     | 14.80%                                                       | 10.90% | 8.70%  | 8.00%   | 4.95%                                |
| 85                                                       | 7.00%                     | Income from advance payout options must start before age 85. |        |        |         |                                      |
| 86                                                       | 7.05%                     |                                                              |        |        |         |                                      |
| 87                                                       | 7.10%                     |                                                              |        |        |         |                                      |
| 88                                                       | 7.15%                     |                                                              |        |        |         |                                      |
| 89                                                       | 7.20%                     |                                                              |        |        |         |                                      |
| 90-95                                                    | 7.25%                     |                                                              |        |        |         |                                      |
| Withdrawal percentages for joint income are 0.50% lower. |                           |                                                              |        |        |         |                                      |



Work with your financial professional to create an income strategy that's right for you.



Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE. Variable annuities are distributed by 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® 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 benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. 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.

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

[www.protective.com](http://www.protective.com)

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|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|