



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

# Experience an income solution as dynamic as retirement

A lot can happen over the course of saving for retirement. Health and marital status can change, income can be impacted by career changes and unexpected expenses can arise. That's why Protective® Aspirations variable annuity with the SecurePay Protector<sup>SM</sup> income benefit is designed to deliver strong guaranteed income that seamlessly adapts to the ups and downs of retirement today.

<b>Market volatility</b>	Help protect your clients' income in any market condition
<b>Longevity</b>	Ensure your clients' income lasts through retirement
<b>Unexpected changes</b>	Allow clients to adjust their retirement income if plans shift

## Instill more confidence in retirement with strong income

Clients rely on you to protect their unique aspirations for retirement, and an important part of that plan is guaranteeing they won't outlive their money in retirement. That's why Protective® Aspirations variable annuity with SecurePay Protector<sup>SM</sup> income benefit is designed to offer strong guaranteed income in retirement while giving clients the control and flexibility they need to reach their goals.



**7% compounding roll-up rate** to the benefit base for guaranteed growth<sup>1</sup>



**Opportunity for annual step-up** based on highest contract anniversary value



After receiving a step-up to the benefit base, **future 7% compounding roll-ups** are based off the stepped-up value



**6% guaranteed income** for life at age 65 that never reduces, even if contract goes to 0<sup>2</sup>

Protective refers to Protective Life Insurance Company.

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# Features that keep your clients in control of their retirement income over time

## Single-age withdrawal rates increase each year

Add more confidence to clients' income goals with guaranteed, age-based withdrawal rates. The lifetime withdrawal rate increases each year — based on age — and locks in when clients start taking income, so if they retire earlier or later than expected, their income is protected.

## Defer up to 3x the annual withdrawal amount with SecurePay Reserve<sup>3</sup>

SecurePay Reserve is a powerful income deferral feature that lets clients take less than the annual withdrawal amount, and access those delayed funds for whatever they choose. The ability to defer up to 3x the annual withdrawal amount lets clients use it when and how they see fit.

## Increase income, up to 10%, if confined to a nursing home<sup>4</sup>

Aspirations is one of the few variable annuities that offers an increased income feature to help pay for nursing home care. SecurePay NH feature lets clients increase their annual withdrawal percentage up to 10% if they're confined to a nursing home and meet certain eligibility requirements.



Put this powerful income solution to work for your clients today — contact your Protective Representative or call 888-618-6561 to learn more.

1. If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 7% compounding roll-up rate will be suspended during that contract year, and the benefit base will remain unchanged. 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.
2. 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.
3. Once withdrawals have begun, the client may take less than their annual withdrawal amount and reserve no more than 1) 3x the annual withdrawal amount or 2) their current account value
4. SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. To qualify for SecurePay NH, the client 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 an optional protected lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

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.

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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 Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits 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 changes from the insurance company and the investment managers.

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.

**Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected 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 Protective at 800-456-6330.**

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Not Insured By Any Federal Government Agency		May Lose Value

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