



## Immediate election with Protective® Aspirations variable annuity with SecurePay Protector<sup>SM</sup> benefit

### Strong guaranteed income that lets clients defer if plans change

#### Hypothetical scenario based on historical performance

When clients are planning for expenses that could arise in retirement, show them SecurePay Reserve<sup>SM</sup> in action. This unique deferral feature, available with SecurePay Protector benefit, lets clients defer up to 3x their annual withdrawal amount to use however they see fit.<sup>†</sup>

The table below shows Protective Aspirations variable annuity year over year. The client in this scenario was age 70 when they purchased Protective Aspirations variable annuity with the SecurePay Protector optional living withdrawal benefit with an investment amount of \$500,000. The client immediately initiates the benefit with a 6.25% withdrawal rate and chooses to reserve the entirety of their annual withdrawal amount to build up their SecurePay Reserve account, allowing them to reserve up to three times their annual withdrawal amount.

Hypothetical Contract Values						Lifetime Income					Legacy	Performance
Month/ Year	Year/ Age	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount	SecurePay Reserve <sup>1</sup>	SecurePay NH <sup>SM</sup>	Death Benefit	Annual Return
12/2002	Init/70	500,000	-	468,500	500,000	500,000	6.25%	31,250	0	0	500,000	0.00%
Benefit Election Date 12/31/2002 - New Investment Allocation Begins												
12/2003	1/71	0	0	559,938	588,063	588,063 <sup>†</sup>	6.25%	36,753	31,250	73,507	588,063	17.61%
12/2004	2/72	0	0	604,924	630,844	630,844 <sup>†</sup>	6.25%	39,427	68,003	78,855	630,844	7.27%
12/2005	3/73	0	0	648,570	668,199	668,199 <sup>†</sup>	6.25%	41,762	107,430	83,524	668,199	5.92%
12/2006	4/74	0	0	701,849	715,881	715,881 <sup>†</sup>	6.25%	44,742	134,226	89,485	715,881	7.14%
12/2007	5/75	0	44,742	716,645	727,618	727,618 <sup>†</sup>	6.25%	45,476	134,226	90,952	727,618	8.37%
12/2008	6/76	0	45,476	469,470	475,292	727,618	6.25%	45,476	134,226	90,952	475,292	-30.18%
12/2009	7/77	0	179,702	381,838	381,838	727,618	6.25%	45,476	0	90,952	381,838	27.62%
12/2010	8/78	0	45,476	360,568	360,568	727,618	6.25%	45,476	0	90,952	360,568	7.11%
12/2011	9/79	0	45,476	301,644	301,644	727,618	6.25%	45,476	0	90,952	301,644	-4.22%
12/2012	10/80	0	45,476	278,764	278,764	727,618	6.25%	45,476	0	90,952	278,764	8.69%
12/2013	11/81	0	45,476	265,657	265,657	727,618	12.50%	90,952	0	90,952	265,657	13.64%
SecurePay NH Qualification 12/31/2013 <sup>2</sup>												
12/2014	12/82	0	73,137	195,384	195,384	727,618	12.50%	90,952	17,815	90,952	195,384	1.44%
12/2015	13/83	0	73,137	112,509	112,509	727,618	12.50%	90,952	35,630	90,952	112,509	-7.60%
12/2016	14/84	0	73,137	29,903	29,903	727,618	12.50%	90,952	53,445	90,952	29,903	-21.13%
12/2017	15/85	0	73,137	0	0	727,618	12.50%	90,952	53,445	90,952	0	0.00%
Hypothetical Ending Values		500,000	744,372	0	0	727,618	12.50%	90,952	53,445	90,952	0	4.06%

1. Client purchases VA in December of 2002 and immediately activates SecurePay Protector benefit but defers their Annual Withdrawal Amount. With the included SecurePay Reserve feature they can reserve three times their annual withdrawal amount.

2. In December of 2006, the client maxes out their SecurePay Reserve account and starts taking their guaranteed annual withdrawal amount in December of 2007.

3. In 2009, after experiencing a down market, the client takes their annual withdrawal amount plus their entire SecurePay Reserve amount.

4. In December of 2013, the client enters a nursing home, activating SecurePay NH, and their annual withdrawal amount increases from 6.25% to 12.50% for a maximum of five years.

With the SecurePay Protector benefit, Protective Aspirations variable annuity contract lifetime income payments of \$45,476 will continue for the life of the covered person(s). Based on this hypothetical illustration, that equates to \$1,199,132 of total lifetime withdrawals to age 95.

The client's assets were allocated to the Balanced Toward Growth allocation portfolio. Other investment options may have different returns. Please see the performance table on page 3.

<sup>†</sup> The SecurePay Benefit Base has been increased to equal the SecurePay Anniversary Value. Your Annual Withdrawal Amount has also increased and is locked in for life.

<sup>1</sup> The Maximum Reserve Amount is the lesser of (1) 3x the annual withdrawal amount or (2) the current contract value.

<sup>2</sup> Annual Withdrawal Amount is doubled up to 15% of the Benefit Base. The increased Annual Withdrawal Amount continues for a maximum of 5 aggregate Contract years. You must satisfy certain conditions to be eligible for SecurePay NH. For more information, please refer to the SecurePay Nursing Home Enhancement section of the Glossary of Terms.

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## Allocation Portfolio performance as of 12/31/2024

Balanced Toward Growth	Gross/net expense ratio	Inception date of fund's oldest share class	YTD	1 Year	3 Years	5 Years	10 Years	Since inception
Non-standardized investment performance	0.90%/0.87%	12/31/2001	11.81%	11.81%	2.20%	7.51%	7.79%	7.14%
Non-standardized investment performance including withdrawal charges	0.90%/0.87%	12/31/2001	5.70%	5.70%	0.63%	6.98%	7.79%	7.14%
Standardized investment performance	0.90%/0.87%	07/31/2022	5.70%	5.70%	–	–	–	7.83%

Contact your wholesaler to learn how Protective Aspirations variable annuity with the SecurePay Protector benefit can help you deliver strong guaranteed income in retirement.

Total return rates are displayed for the year-to-date (YTD) time period and annualized rates of return are displayed for time periods of 1-year and greater for each allocation portfolio available. Rates of return reflect only the current funds listed inside the portfolio and reflect annual rebalancing. Performance assumes an investment in the current allocation portfolio composition and does not reflect any previous changes to the portfolio composition, including the addition or removal of investment options.

Non-Standardized Returns show the performance and fees of the underlying funds, deductions for the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), and administrative charge (deducted daily as a percentage of daily Subaccount net assets). The returns are calculated over the time period shown, regardless of whether the portfolio or any constituent fund was available as an investment option under the contract during that period. Performance predating inclusion in the product is hypothetical. Non-Standardized Returns do not reflect any optional benefits selected. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown. For performance to the most recent month-end, contact at 1-800-456-6330 or visit [myaccount.protective.com](http://myaccount.protective.com).

Non-Standardized Returns including withdrawal charges show the performance and fees of the underlying funds, deductions for the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), administrative charge (deducted daily as a percentage of daily Subaccount net assets), and withdrawal charges based on the years displayed. The returns are calculated over the time period shown, regardless of whether the portfolio or any constituent fund was available as an investment option under the contract during that period. Performance predating inclusion in the product is hypothetical. Non-Standardized Returns do not reflect any optional benefits selected. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown. For performance to the most recent month-end, contact at 1-800-456-6330 or visit [myaccount.protective.com](http://myaccount.protective.com).

The Standardized Returns reflect the deduction of all recurring fees and charges of the underlying funds and the variable contract. Variable contract fees and charges reflected in the Standardized Returns include the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), administrative charge (deducted daily as a percentage of daily Subaccount net assets) and withdrawal charges based on the years displayed. Charges for optional benefits are not reflected in the Standardized Returns. If these charges were reflected, the returns shown would be reduced. Standardized historical performance is limited to the date the funds were first available as an investment option under the contract, shown in the Subaccount Inception Date column. "Since Inception" returns are from the Subaccount Inception Date through the end of the prior quarter. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost and current performance may be lower or higher than the performance data quoted.

Protective® refers to Protective Life Insurance Company (PLICO), Omaha, NE. 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 Protector benefits 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 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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