

Protective 



Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit

Higher income for every year your clients postpone retirement

Protective refers to Protective Life Insurance Company

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Help clients be ready, no matter when they retire

According to a 2023 Pew Research Center survey, two-thirds of workers ages 65 and older said they were extremely or very satisfied with their job.¹ Protective® Aspirations variable annuity with the SecurePay ProtectorSM income benefit rewards clients by offering more income when they choose to defer retirement. While many variable annuities use a banded approach that plateaus for a number of years, the SecurePay Protector benefit's unique age-based withdrawal rates ensure clients have **a higher annual withdrawal amount for every year they delay income**. Let's look at an example.

Meet Mark, age 65 enjoys his career and doesn't want to fully retire.



Weighing the Impact

Mark weighs the benefits of postponing retirement, like higher Social Security income, with the risk of potentially retiring during a down market. He talks with his financial professional, and they determine he needs a guaranteed source of income for peace of mind.

Finding the Solution

Mark's financial professional researches several variable annuities for his consideration. Mark and his financial professional discuss the ways Protective® Aspirations variable annuity may benefit Mark:

- The single, age-based withdrawal rates increase every year that he defers income.
- Also, his benefit base is guaranteed to grow by a minimum of 7% compounding each year.²
- And, if his investment performs well, that value will be locked in.

The Takeaway

Single-age withdrawal bands can help Mark retire when he wants, whereas a banded-withdrawal approach may limit Mark's options. Protective® Aspirations variable annuity may allow him to get a higher annual withdrawal amount for each year he defers income payouts, providing more flexibility in his planning.

1. <https://www.pewresearch.org/social-trends/2023/03/30/how-americans-view-their-jobs/>

2. If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 7% guaranteed growth rate will be suspended during that contract year, and the benefit base will remain unchanged. The 7% guaranteed growth rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

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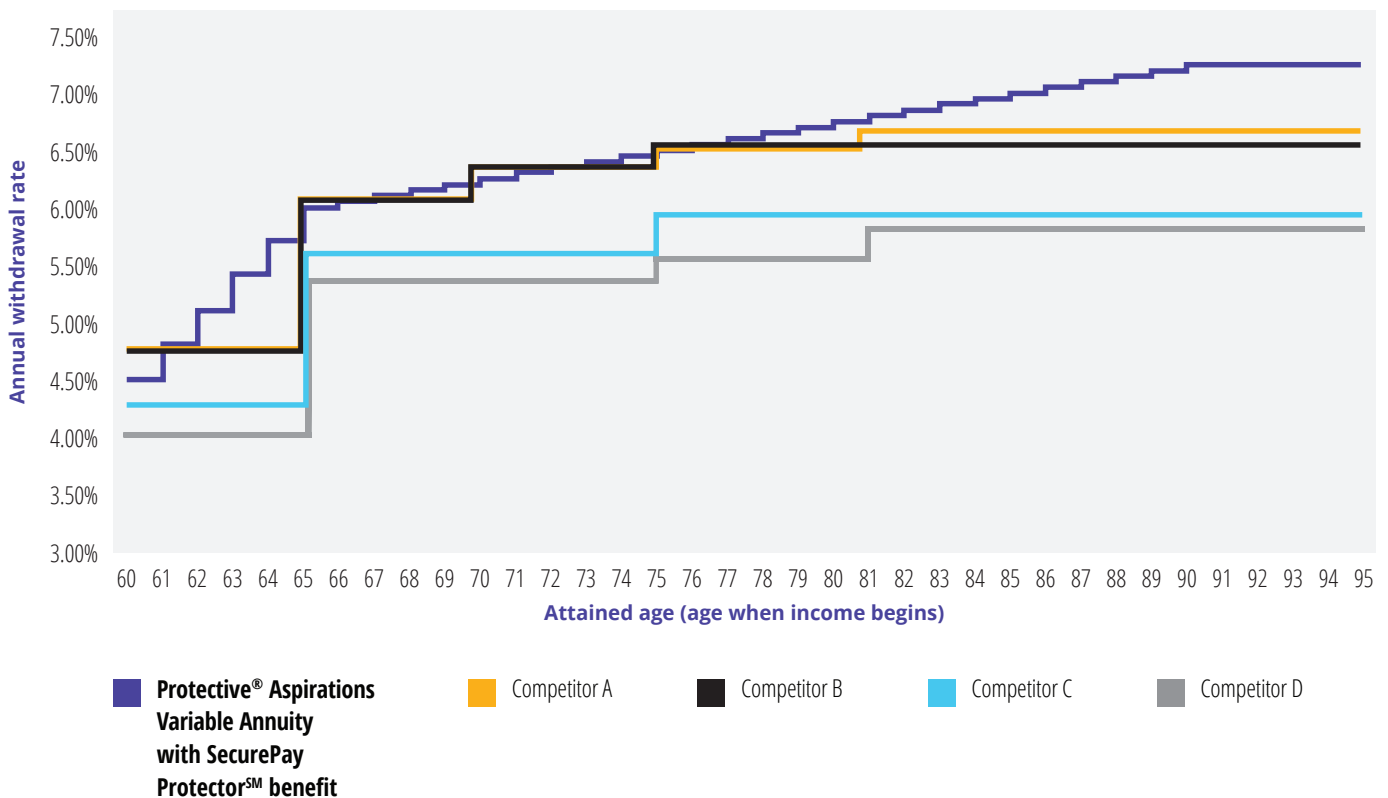
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Maximize clients' guaranteed income — like Mark did — with single-age withdrawal approach

The SecurePay ProtectorSM income benefit offers some of the highest guaranteed income in the market. Its flexible design and unique approach to single age-based withdrawal rates will serve Mark's plan to postpone retirement.

Compare variable annuity annual withdrawal rates.
See the potential of our income opportunities.

While other variable annuities feature a banded approach that plateaus for a number of years, our variable annuity features increasing withdrawal rates to help boost your clients' income potential year after year up to age 90.



The above graph illustrates competitor withdrawal rates by age based on information believed to be accurate as of 3/1/2024, but is subject to change without notice. Data based on product specifications gathered from carrier prospectuses and rate sheets filed with the SEC as of 3/1/2024. The carriers selected represent the largest sellers of traditional individual variable annuities with guaranteed lifetime withdrawal benefits (LIMRA LOMA Q3 2022 US Individual Annuity Industry Sales Report). Products and riders selected represent those offering the highest level of guaranteed lifetime income with no decreases when the contract's cash value is depleted.



Put this powerful income solution to work for your clients today — contact your Protective Representative to learn more.

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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 benefit issued under rider form number VDA-P-6061. Policy form numbers, product availability and product features may vary by state. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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

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