



Protective® Aspirations variable annuity

Offer a resilient, flexible income stream that adapts to life's changes

The income flexibility offered by Protective® Aspirations variable annuity allows clients to adjust their income to meet their changing needs or address varying costs throughout retirement, such as travel expenses or lifestyle changes. Let's look at an example.



Henry, age 55, has \$1 million in his portfolio, including \$300,000 in qualified funds outside of his 401k.

His Income Needs:

Henry needs \$80,000 in income per year during retirement, \$55,000 of which will support essential expenses. He needs to start planning with retirement on the horizon, so he consults with his financial professional on a holistic income plan.

Finding the Solution:

Henry's financial professional shows him an adaptable guaranteed income solution: Protective® Aspirations variable annuity.

Age 55

Henry invests **\$300,000** of qualified funds into Protective® Aspirations variable annuity with SecurePay ProtectorSM income benefit.*

Age 65

Henry held the contract for 10 years, growing his benefit base to **\$590,145** through a 7% compounded roll-up rate. He wants to work part-time, but still needs income to cover expenses, as his job pays \$45K a year. His financial professional suggests waiting 5 years to maximize Social Security benefits. To cover the income gap, he locks in **6% guaranteed income for life** from his variable annuity, receiving **\$35,408 per year**.

Age 70

Henry retires, takes Social Security and reserves \$20,408 of his annuity payment annually using the SecurePay Reserve feature. His total income is \$42,906 from Social Security + \$15,000 from his variable annuity = **\$57,906** a year. He takes a \$22,094 systematic withdrawal from a managed money account to reach \$80K income each year.

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See how this income solution evolves with Henry’s needs over time using SecurePay Reserve



Age 76

Henry’s been reserving \$20,408 a year for 5 years, **growing his reserve account to \$102,040**, which he withdrawals alongside his full annual withdrawal amount of \$35,408. Henry now has **\$137,448** this year to cover a family trip and his normal annual expenses. He still receives his annual \$42,906 from Social Security and takes a \$22,094 systematic withdrawal from a managed money account.

Age 77

Henry continues to take his reduced withdrawal amount of \$15,000 from his variable annuity to build up his SecurePay Reserve account for another life event, as well as \$42,906 from Social Security, and continues to get \$22,094 via a systematic withdrawal.

The Takeaway:

Protective® Aspirations variable annuity with the SecurePay ProtectorSM income benefit gives clients a strong, adaptable guaranteed income stream they can rely on throughout their retirement. Its unique features, like the SecurePay Reserve income deferral feature, provide clients the ability to flex and adapt their income with life’s twists and turns.



Contact your Protective Representative to learn more.

*This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as investment advice. Calculated by Protective assuming an initial investment of \$300,000 purchased at 55 with withdrawals initiating at age 65 for a 6% withdrawal rate under the terms of the SecurePay Protector benefit. Illustration assumes allocation to the Growth Focus allocation portfolio, actual performance less current contract charges and deductions, from 12/31/01 to 3/31/24 with no subsequent investment or excess withdrawals. Past performance is not a guarantee of future results. Purchasing an annuity in a tax-qualified plan does not provide any additional tax deferral benefits. Your Protective representative can provide you with a full hypothetical illustration for a more detailed description of the scenario depicted in this material.

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Protective Aspirations variable annuity issued by PLICO in all states except New York under policy form VDA-P-2006. SecurePay Investor benefits issued under rider form VDA-P-6063. SecurePay Protector issued under rider form 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 charges from the insurance company and the investment managers.

Neither Protective nor its representatives offer legal, investment, or tax advice.

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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