

Protective® Aspirations variable annuity

Strategic income planning using the power of deferral

When clients turn age 73, they'll need to take required minimum distributions (RMDs) from qualified retirement accounts. For affluent clients receiving RMDs from multiple accounts, the additional income may not be needed. Protective® Aspirations variable annuity with SecurePay ProtectorSM income benefit offers a unique withdrawal feature that can help clients manage RMDs: SecurePay ReserveSM. This feature lets clients reserve up to **3x their annual withdrawal amount** to use how and when they see fit. They can grow their SecurePay Reserve account while using RMDs to cover other retirement living expenses. Let's look at an example.



Sarah, age 63

As a pre-retiree, Sarah invested \$300,000 of non-qualified assets into the Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit for an additional guaranteed income source in retirement.

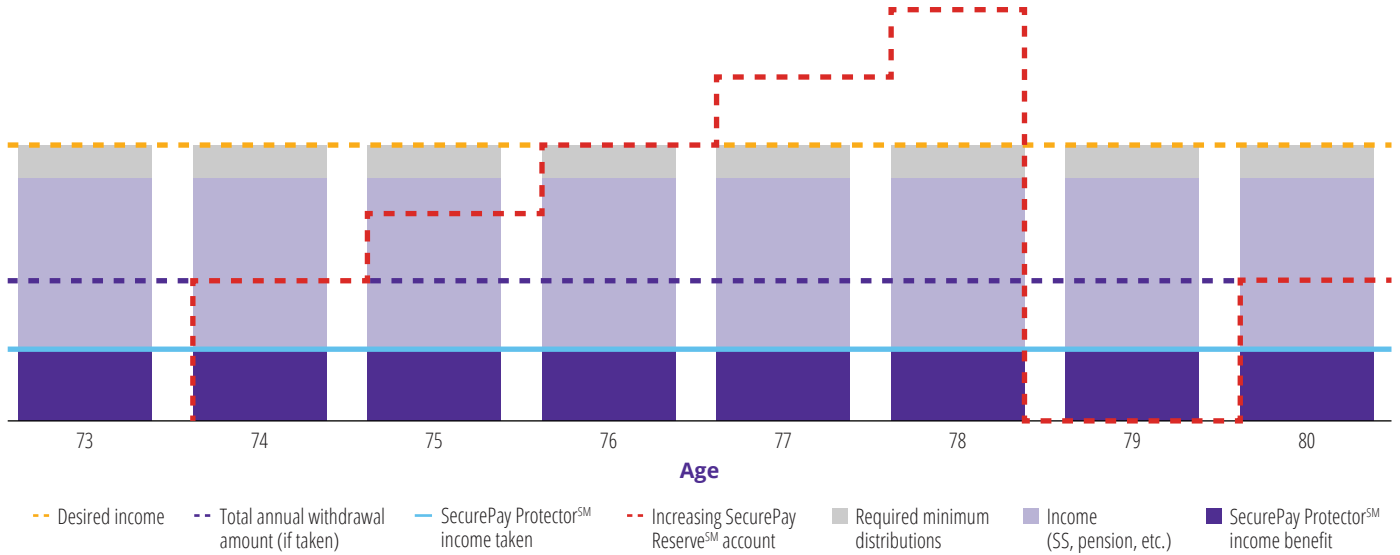
Sarah, age 73

- Alongside her Social Security payments and newly elected SecurePay ProtectorSM benefit payments, Sarah has additional qualified accounts subject to RMDs.
- Sarah manages her spending closely and sees the additional RMD income as unneeded. She consults with her financial advisor on ways to manage her various income streams.
- With Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit, Sarah's annual withdrawal amount is more than she needs when considering Social Security and her other income sources.
- After consulting with her financial advisor, Sarah elects a portion of her SecurePay ProtectorSM annual withdrawal amount and reserve the remaining amount using the SecurePay Reserve feature.

Sarah, age 79

Sarah adjusts the annual income from her annuity by reserving income from the SecurePay ProtectorSM benefit, preparing her for a liquidity event requiring excess funds. She takes her maximum withdrawal amount PLUS the full amount in her SecurePay Reserve account. The following year, Sarah resumes withdrawing a portion of her annual withdrawal amount, allowing the SecurePay Reserve account to grow so she has funds for another liquidity event down the road.

See Sarah’s income strategy over time using the SecurePay ReserveSM feature*



The Takeaway:

The SecurePay ReserveSM feature adds an extra layer of flexibility to Sarah’s plans, helping her efficiently manage multiple income sources and adapt to her financial needs as they evolve. This approach gives Sarah confidence and control over her retirement income planning and spending.



Put this powerful income solution to work for your clients today — 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 63 with withdrawals initiating at age 73 for a 6.4% 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 12/31/02 to 6/30/24 with no subsequent investment or excess withdrawals. Past performance is not a guarantee of future results. 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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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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Not Insured By Any Federal Government Agency		May Lose Value