

Protective® Aspirations variable annuity

# Investing for strong income starts with a well crafted and curated fund lineup

Whichever phase of retirement your clients might be in, investment growth potential is critical to powering their income needs. Protective® Aspirations variable annuity with SecurePay Protector<sup>SM</sup> income benefit helps you and your client build an investment strategy with over 80 quality investment options from leading fund managers. You can build custom or turnkey diversified portfolios that align with your client's individual risk tolerance, goals and time horizon.

When investing for growth and income, offer clients over 60 investment options receiving a 4- or 5-star overall Morningstar rating™¹





















Morgan Stanley Investment Management











1. ©Morningstar 2023 and Precision Information, dba Financial Fitness Group 2023.

### Invest with the SecurePay<sup>SM</sup> Protector benefit

A tailored investment strategy is key to growing your clients' retirement assets with Protective® Aspirations variable annuity and the SecurePay<sup>SM</sup> Protector benefit. See how a choice of approaches and strong investment options support your clients' goals throughout their retirement journey.

#### How investment options and guidelines support your client's retirement strategy

With the SecurePay<sup>SM</sup> Protector benefit, our investment guidelines are designed to fit the phase of retirement your clients are in.



#### Deliver strong income that pivots with your clients' needs

With Protective® Aspirations variable annuity, you can help clients customize a diversified portfolio that aligns with their unique retirement strategy. The combined benefits of proven performance, flexibility and investment control make for a more robust and dependable income solution, tailored to meet clients' long-term financial goals in retirement.



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

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable products distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLICO, its affiliate. IDI is located in Birmingham, AL. Product guarantees are subject to the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

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.

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.

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.

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.

PABD.5625803.04.24

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value