



Protective® Aspirations variable annuity

Maximize Social Security benefits with advance payout options: 8-year

Clients nearing retirement face a complex and often irreversible decision about when to start taking Social Security benefits. The advance payout options available with Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit can act as an income bridge, delivering flexible income between the early years of retirement, and when clients can take the maximum Social Security benefit at age 70. **Let's look at an example of the 8-year advance payout option.**



Johnny, age 55. He plans to retire at age 67. His financial professional shows him an adaptable guaranteed income solution that could help maximize his retirement income: Protective® Aspirations variable annuity.

Age 55

Johnny invests **\$215,000** into Protective® Aspirations variable annuity with SecurePay ProtectorSM benefit.

Age 62

Johnny's plans change, and he wants to retire now. So he can still maximize his Social Security at age 70, he elects the 8-year advance payout option from his SecurePay ProtectorSM benefit. His initial annual income amount is **\$23,821.77 for 8 years followed by \$12,773.99 for life**. If he had opted to turn on his Social Security at age 62, his income would have been \$23,150* annually.

Age 70

Johnny starts taking Social Security, maximizing his benefit of \$41,009* annually — an **increase of 77% compared to if he started at age 62**. His variable annuity income lowers to \$12,773.99 annually, guaranteed for the rest of his life. Together, his annual guaranteed income is \$53,782.99.

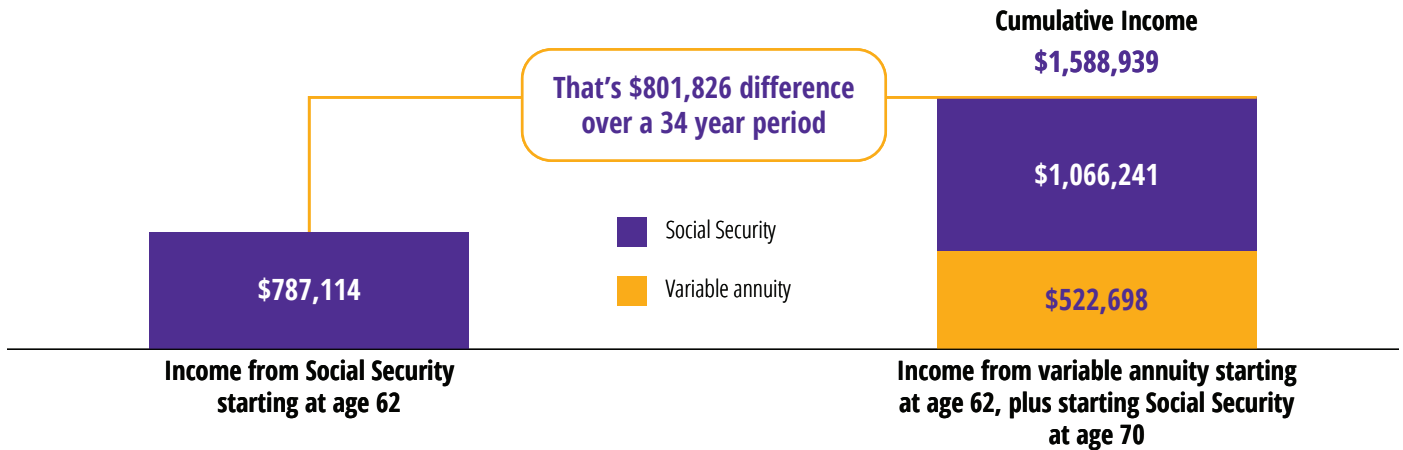
*Assumptions: \$100k income in 2024. Born 3/3/1965. <https://www.ssa.gov/OACT/quickcalc/index.html>

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See how the flexible 8-year advance payout option helps Johnny maximize his retirement income

Total Social Security income received through age 95



The Takeaway:

Social Security is a key element in almost everyone's retirement income plan and part of a comprehensive approach to financial planning. The flexible income provided by the 8-year advance payout option helps Johnny bridge the income gap while delaying Social Security to help maximize his benefits, giving him more income to support his lifestyle in retirement.



Call your Protective Representative to learn how advance payout options can help maximize your clients' retirement income.

*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 \$215,000 purchased at 55 with withdrawals initiating at age 62 for a 6.90% advance withdrawal rate for eight years followed by a 3.7% lifetime withdrawal rate under the terms of the SecurePay Protector benefit. Illustration assumes a hypothetical 5% gross rate of return less current contract charges and deductions, 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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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. SecurePay Nursing Home benefits issued under form number IPV-2159. 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.

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.

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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