



## Product Comparison Grid

### Protective® Income Creator fixed annuity withdrawal rate increases effective July 22, 2024

Lifetime Income Benefit Withdrawal Rates\*

Pre 7/22/2024 WD Rates			NEW WITHDRAWAL RATES		
Income Age	Single	Joint	Income Age	Single	Joint
59.5	6.55%	6.05%	59.5	6.55%	6.05%
60	6.70%	6.20%	60	6.70%	6.20%
61	6.80%	6.30%	61	6.80%	6.30%
62	6.90%	6.40%	62	6.90%	6.40%
63	7.00%	6.50%	63	7.00%	6.50%
64	7.10%	6.60%	64	7.10%	6.60%
65	7.20%	6.70%	65	7.20%	6.70%
66	7.30%	6.80%	66	7.30%	6.80%
67	7.40%	6.90%	<b>67</b>	<b>7.45%</b>	<b>6.95%</b>
68	7.50%	7.00%	<b>68</b>	<b>7.60%</b>	<b>7.10%</b>
69	7.55%	7.05%	<b>69</b>	<b>7.80%</b>	<b>7.30%</b>
70	7.65%	7.15%	<b>70</b>	<b>8.00%</b>	<b>7.50%</b>
71	7.75%	7.25%	<b>71</b>	<b>8.10%</b>	<b>7.60%</b>
72	7.85%	7.35%	<b>72</b>	<b>8.20%</b>	<b>7.70%</b>
73	7.95%	7.45%	<b>73</b>	<b>8.30%</b>	<b>7.80%</b>
74	8.05%	7.55%	<b>74</b>	<b>8.40%</b>	<b>7.90%</b>
75	8.15%	7.65%	<b>75</b>	<b>8.50%</b>	<b>8.00%</b>
76	8.25%	7.75%	<b>76</b>	<b>8.55%</b>	<b>8.05%</b>
77	8.35%	7.85%	<b>77</b>	<b>8.60%</b>	<b>8.10%</b>
78	8.45%	7.95%	<b>78</b>	<b>8.65%</b>	<b>8.15%</b>
79	8.55%	8.05%	<b>79</b>	<b>8.70%</b>	<b>8.20%</b>
80	8.65%	8.15%	<b>80</b>	<b>8.75%</b>	<b>8.25%</b>

\*Lifetime income rates shown at key retirement ages above for single issue and joint issue are based on the benefit being taken within the first year. See Payout Guide for full details and guaranteed income factors for every age.

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Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN.

Protective Income Creator fixed annuity is a fixed, single premium, deferred annuity contract with a limited market value adjustment issued under contract form series LDA-P-2013 and state variations thereof. The Lifetime Income Benefit is provided under rider form series LDA-P-6054 and state variations thereof. All payments and guarantees are subject to the claims-paying ability of PLICO.

Annuities are long-term insurance contracts intended for retirement planning.

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