



Product Comparison Grid

Protective® Income Creator fixed annuity withdrawal rate changes effective December 2, 2024

Lifetime Income Benefit Withdrawal Rates*

Pre 12/2/2024 WD Rates			WD Rates effective 12/2/2024		
Income Age	Single	Joint	Income Age	Single	Joint
59.5	6.55%	6.05%	59.5	6.45%	5.95%
60	6.70%	6.20%	60	6.60%	6.10%
61	6.80%	6.30%	61	6.70%	6.20%
62	6.90%	6.40%	62	6.80%	6.30%
63	7.00%	6.50%	63	6.90%	6.40%
64	7.10%	6.60%	64	7.00%	6.50%
65	7.20%	6.70%	65	7.05%	6.55%
66	7.30%	6.80%	66	7.15%	6.65%
67	7.45%	6.95%	67	7.30%	6.80%
68	7.60%	7.10%	68	7.50%	7.00%
69	7.80%	7.30%	69	7.70%	7.20%
70	8.00%	7.50%	70	7.90%	7.40%
71	8.10%	7.60%	71	8.00%	7.50%
72	8.20%	7.70%	72	8.10%	7.60%
73	8.30%	7.80%	73	8.20%	7.70%
74	8.40%	7.90%	74	8.30%	7.80%
75	8.50%	8.00%	75	8.40%	7.90%
76	8.55%	8.05%	76	8.45%	7.95%
77	8.60%	8.10%	77	8.50%	8.00%
78	8.65%	8.15%	78	8.55%	8.05%
79	8.70%	8.20%	79	8.60%	8.10%
80	8.75%	8.25%	80	8.65%	8.15%

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



Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. All payments and guarantees are subject to the claims-paying ability of PLICO.

Protective Income Creator fixed annuity is a fixed, single premium, deferred annuity contract with a limited market value adjustment issued by PLICO in all states, except New York, under contract form series LDA-P-2013 and state variations thereof. The Lifetime Income Benefit is provided under rider form series LDA-P-6054. Policy form numbers, product availability, and product features may vary by state.

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

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