



Protective® Income Creator fixed annuity

Determining your guaranteed lifetime income potential

Lifetime income benefit annual withdrawal percentages (single-life option)

To calculate your income, use the following formula:

Net premiums x your withdrawal percentage = annual withdrawal amount

Use the tables on this flyer to match your age at contract issue with years elapsed since purchase to determine your withdrawal percentage. This percentage is determined by three things:

- 1. Whether you take income on a single- or joint-life basis
- 2. The number of complete years that have elapsed between contract issue and benefit election
- 3. Your age (or the younger covered person's age) on the contract issue date

Effective: 4/7/2025

Years elapsed (between contract issue and benefit election*)	Age at contract issue																														
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									6.35%	6.45%	6.6%	6.7%	6.8%	6.9%	7%	7.35%	7.45%	7.6%	7.75%	7.9%	8.1%	8.2%	8.3%	8.4%	8.45%	8.50%	8.55%	8.6%	8.65%	8.70%	8.75%
1								6.8%	6.9%	7%	7.1%	7.25%	7.35%	7.45%	7.6%	8%	8.1%	8.2%	8.3%	8.55%	8.75%	8.9%	9%	9.1%	9.2%	9.25%	9.30%	9.35%	9.4%	9.45%	9.5%
2							7.2%	7.3%	7.4%	7.55%	7.65%	7.75%	7.9%	8.1%	8.2%	8.3%	8.4%	8.55%	8.8%	8.95%	9.35%	9.45%	9.6%	9.7%	9.8%	9.85%	9.9%	9.95%	10%	10.05%	10.1%
3						7.55%	7.7%	7.85%	7.95%	8.05%	8.2%	8.35%	8.5%	8.65%	8.8%	8.9%	9%	9.15%	9.35%	9.45%	9.6%	9.7%	9.85%	9.95%	10.1%	10.2%	10.3%	10.4%	10.5%	10.6%	10.7%
4					7.95%	8.05%	8.2%	8.35%	8.5%	8.6%	8.75%	9%	9.1%	9.25%	9.3%	9.45%	9.65%	9.75%	9.85%	10.05%	10.2%	10.35%	10.5%	10.65%	10.75%	10.9%	11.05%	11.2%	11.4%	11.5%	11.6%
5				8.35%	8.4%	8.55%	8.7%	8.85%	9%	9.15%	9.45%	9.55%	9.7%	9.75%	9.9%	10.05%	10.25%	10.4%	10.5%	10.7%	10.8%	10.95%	11.1%	11.25%	11.4%	11.55%	11.7%	11.9%	12.1%	12.25%	12.4%
6			8.7%	8.8%	9%	9.1%	9.2%	9.35%	9.5%	9.65%	9.85%	9.95%	10.1%	10.25%	10.4%	10.65%	10.8%	11%	11.2%	11.4%	11.5%	11.7%	11.85%	12%	12.15%	12.2%	12.45%	12.6%	12.8%	12.9%	13%
7		9%	9.15%	9.3%	9.5%	9.6%	9.7%	9.85%	10%	10.2%	10.35%	10.5%	10.65%	10.85%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.3%	12.5%	12.65%	12.75%	12.95%	13.1%	13.35%	13.5%	13.6%	13.7%
8	9.4%	9.5%	9.6%	9.7%	9.85%	10.05%	10.25%	10.45%	10.65%	10.85%	11%	11.15%	11.3%	11.45%	11.6%	11.75%	11.95%	12.15%	12.35%	12.6%	12.8%	13%	13.1%	13.3%	13.45%	13.6%	13.85%	14%	14.15%	14.3%	14.4%
9	9.9%	10%	10.1%	10.2%	10.4%	10.6%	10.75%	10.9%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.45%	12.65%	12.85%	13.05%	13.25%	13.45%	13.65%	13.85%	13.95%	14.1%	14.35%	14.5%	14.65%	14.8%	14.95%	15.1%
10	10.4%	10.5%	10.6%	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.8%	15%	15.25%	15.4%	15.55%	15.7%	15.85%
11	10.5%	10.6%	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%
12	10.6%	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%
13	10.75%	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%
14	10.95%	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%
15	11.05%	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%
16	11.2%	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	
17	11.4%	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%		
18	11.6%	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%			
19	11.8%	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%				
20	12%	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%					
21	12.2%	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%						
22	12.4%	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%							
23	12.6%	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.50%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%								
24	12.8%	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.10%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%									
25	13%	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%										
26	13.25%	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%											
27	13.45%	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%												
28	13.65%	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%													
29	13.9%	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%														
30	14.1%	14.3%	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%															
31	14.3%	14.5%	14.70%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																
32	14.5%	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																	
33	14.7%	14.9%	15.1%	15.25%	15.4%	15.55%	15.7%	15.85%	15.95%	16.05%	16.15%	16.25%	16																		


Additional information on next page.
Protective® refers to Protective Life Insurance Company.

*Benefit cannot be elected until age 59½.

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

Lifetime income benefit annual withdrawal percentages (joint-life option) For joint withdrawal rates, the age is based on the younger covered person.

Years elapsed (between contract issue and benefit election*)	Age at contract issue																														
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									5.85%	5.95%	6.1%	6.20%	6.3%	6.4%	6.5%	6.85%	6.95%	7.1%	7.25%	7.4%	7.6%	7.7%	7.8%	7.9%	7.95%	8%	8.05%	8.1%	8.15%	8.2%	8.25%
1								6.25%	6.35%	6.45%	6.55%	6.7%	6.8%	6.9%	7.05%	7.45%	7.55%	7.65%	7.75%	8%	8.2%	8.35%	8.45%	8.55%	8.65%	8.7%	8.75%	8.8%	8.85%	8.9%	8.95%
2							6.6%	6.7%	6.8%	6.95%	7.05%	7.15%	7.3%	7.5%	7.6%	7.7%	7.8%	7.95%	8.2%	8.35%	8.75%	8.85%	9%	9.1%	9.2%	9.25%	9.3%	9.35%	9.4%	9.45%	9.5%
3						6.9%	7.05%	7.2%	7.3%	7.4%	7.55%	7.7%	7.85%	8%	8.15%	8.25%	8.35%	8.5%	8.7%	8.8%	8.95%	9.05%	9.2%	9.3%	9.45%	9.55%	9.65%	9.75%	9.85%	9.95%	10.05%
4					7.25%	7.35%	7.50%	7.65%	7.8%	7.9%	8.05%	8.3%	8.4%	8.55%	8.6%	8.75%	8.95%	9.05%	9.15%	9.35%	9.5%	9.65%	9.8%	9.95%	10.05%	10.2%	10.35%	10.5%	10.7%	10.8%	10.9%
5				7.6%	7.65%	7.8%	7.95%	8.1%	8.25%	8.4%	8.7%	8.8%	8.95%	9%	9.15%	9.3%	9.5%	9.65%	9.75%	9.95%	10.05%	10.2%	10.35%	10.5%	10.65%	10.8%	10.95%	11.15%	11.35%	11.5%	11.65%
6			7.9%	8%	8.2%	8.3%	8.4%	8.55%	8.7%	8.85%	9.05%	9.15%	9.3%	9.45%	9.6%	9.85%	10%	10.2%	10.4%	10.6%	10.7%	10.9%	11.05%	11.2%	11.35%	11.4%	11.65%	11.8%	12%	12.1%	12.2%
7		8.15%	8.3%	8.45%	8.65%	8.75%	8.85%	9%	9.15%	9.35%	9.5%	9.65%	9.8%	10%	10.15%	10.35%	10.55%	10.75%	10.95%	11.15%	11.35%	11.45%	11.65%	11.8%	11.9%	12.1%	12.25%	12.5%	12.65%	12.75%	12.85%
8	8.5%	8.6%	8.7%	8.8%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.1%	10.25%	10.4%	10.55%	10.7%	10.85%	11.05%	11.25%	11.45%	11.7%	11.9%	12.1%	12.2%	12.4%	12.55%	12.7%	12.95%	13.1%	13.25%	13.4%	13.5%
9	8.95%	9.05%	9.15%	9.25%	9.45%	9.65%	9.8%	9.95%	10.1%	10.3%	10.5%	10.7%	10.9%	11.1%	11.3%	11.5%	11.7%	11.9%	12.1%	12.3%	12.5%	12.7%	12.9%	13%	13.15%	13.4%	13.55%	13.7%	13.85%	14%	14.15%
10	9.4%	9.5%	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.8%	14%	14.25%	14.4%	14.55%	14.7%	14.85%
11	9.5%	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%
12	9.6%	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%
13	9.75%	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%
14	9.95%	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%
15	10.05%	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%
16	10.2%	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	
17	10.4%	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%		
18	10.6%	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%			
19	10.8%	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%				
20	11%	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%					
21	11.2%	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%						
22	11.4%	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%							
23	11.6%	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.90%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%								
24	11.8%	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%									
25	12%	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%										
26	12.25%	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%											
27	12.45%	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%												
28	12.65%	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%													
29	12.9%	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%														
30	13.1%	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%															
31	13.3%	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																
32	13.5%	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																	
33	13.7%	13.9%	14.1%	14.25%	14.4%	14.55%	14.7%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																		



Work with your financial professional to create a custom strategy that will help you prepare for retirement with confidence.

PAC.1353660 (03.25)

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

protective.com

*Benefit cannot be elected until age 59½.

Annual withdrawal percentages are a percentage of the net premium. The annual withdrawal percentages are truncated and rounded down for simplicity; actual withdrawal percentages are to the 1/100,000th percentage. The lifetime income benefit has an annual fee of .95% based on account value. Withdrawal percentages are based on the (younger) covered person’s age when the contract is purchased; the number of complete years between the contract issue date and the date benefit withdrawals begin; and whether the benefit withdrawals are based on the lives of one or two people. Withdrawal percentages shown are based on income being elected at the earliest time available.

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE.

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 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. The Lifetime Income benefit is provided under rider form series LDA-P-6054 and state variations thereof. Policy form numbers, product availability, and product features may vary by state.

Withdrawals may be subject to income tax and if taken prior to age 59½, an additional 10% tax penalty may apply.

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