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

																		,		·											
Years elapsed (between contract															Age a	t contract	issue														
issue and benefit election*)	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%	6.60%	6.70%	6.80%	6.90%	7.00%	7.60%	7.70%	7.90%	8.00%	8.15%	8.35%	8.45%	8.55%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%
1								6.80%	6.90%	7.00%	7.10%	7.25%	7.35%	7.45%	7.60%	8.25%	8.40%	8.50%	8.60%	8.80%	9.00%	9.15%	9.25%	9.35%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%
2							7.20%	7.30%	7.40%	7.55%	7.65%	7.75%	7.90%	8.10%	8.30%	8.50%	8.60%	8.75%	9.00%	9.15%	9.60%	9.75%	9.85%	9.95%	10.05%	10.10%	10.15%	10.20%	10.25%	10.30%	10.35%
3					7.050/	7.55%	7.70%	7.85%	7.95%	8.05%	8.20%	8.35%	8.50%	8.65%	8.80%	8.90%	9.00%	9.15%	9.35%	9.65%	9.80%	9.90%	10.00%	10.10%	10.15%	10.20%	10.30%	10.40%	10.50%	10.60%	10.70%
4				0.250/	7.95%	8.05%	8.20%	8.35%	8.50%	8.60%	8.75%	9.00%	9.10%	9.25%	9.30%	9.45%	9.65%	9.75%	9.85%	10.05%	10.20%	10.35%	10.50%	10.65%	10.75%	10.90%	11.05%	11.20%	11.40%	11.50%	11.60%
5			8.70%	8.35% 8.80%	8.40% 9.00%	8.55% 9.10%	8.70% 9.20%	8.85% 9.35%	90% 9.50%	9.15% 9.65%	9.45% 9.85%	9.55% 9.95%	9.70% 10.10%	9.75% 10.25%	9.90% 10.40%	10.05% 10.65%	10.25% 10.80%	10.40% 11.00%	10.50% 11.20%	10.70% 11.40%	10.80% 11.50%	10.95% 11.70%	11.10% 11.85%	11.25% 12.00%	11.40% 12.15%	11.55% 12.20%	11.70% 12.45%	11.90% 12.60%	12.10% 12.80%	12.25% 12.90%	12.40% 13.00%
7		9.00%	9.15%	9.30%	9.50%	9.10%	9.70%	9.85%	10.00%	10.20%	10.35%	10.50%	10.10%	10.25%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.30%	12.50%	12.65%	12.75%	12.20%	13.10%	13.35%	13.50%	13.60%	13.70%
8	9.40%	9.50%	9.60%	9.70%	9.85%	10.05%	10.25%	10.45%	10.65%	10.25%	11.00%	11.15%	11.30%	11.45%	11.60%	11.75%	11.95%	12.15%	12.35%	12.60%	12.20%	13.00%	13.10%	13.30%	13.45%	13.60%	13.10%	14.00%	14.15%	14.30%	14.40%
9	9.90%	10.00%	10.10%	10.20%	10.40%	10.60%	10.75%	10.45%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.45%	12.65%	12.15%	13.05%	13.25%	13.45%	13.65%	13.85%	13.95%	14.10%	14.35%	14.50%	14.65%	14.80%	14.95%	15.10%
10	10.40%	10.50%	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.80%	15.00%	15.25%	15.40%	15.55%	15.70%	15.85%
11	10.50%	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%
12	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%
13	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%
14	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%
15	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%
16	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	
17	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%		
18	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%			
19	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%				
20	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%					
21	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%						
22	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%							
23	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%								
24	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%									
25	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%										
26 27	13.25% 13.45%	13.45% 13.65%	13.65% 13.90%	13.90% 14.10%	14.10% 14.30%	14.30% 14.50%	14.50% 14.70%	14.70% 14.90%	14.90% 15.10%	15.10% 15.25%	15.25% 15.40%	15.40% 15.55%	15.55% 15.70%	15.70% 15.85%	15.85% 15.95%	15.95% 16.05%	16.05% 16.15%	16.15% 16.25%	16.25% 16.35%	16.35%											
28	13.45%	13.90%	14.10%	14.10%	14.50%	14.70%	14.70%	15.10%	15.10%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.3370												
29	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570													
30	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570														
31	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																
32	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																	
33	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																		
34	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																			
35	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																				
36						15.95%																									
37						16.05%			16.35%																						
38						16.15%		16.35%																							
39						16.25%	16.35%																								
40					16.25%	16.35%																									
41		16.05%			16.35%																										
42		16.15%																													
43		16.25%	16.35%																												
44		16.35%																													
45	16.35%																														

*Benefit cannot be elected until age 591/2.

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

Effective: 12/1/2025

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

Years elapsed															Aαe α	t contract	issue														
(between contract				_						_		_		_						_					_	_	_		_		_
issue and benefit election*)	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%	6.10%	6.20%	6.30%	6.40%	6.50%	7.10%	7.20%	7.40%	7.50%	7.65%	7.85%	7.95%	8.05%	8.15%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%
1								6.25%	6.35%	6.45%	6.55%	6.70%	6.80%	6.90%	7.05%	7.70%	7.85%	7.95%	8.05%	8.25%	8.45%	8.60%	8.70%	8.80%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%
2							6.60%	6.70%	6.80%	6.95%	7.05%	7.15%	7.30%	7.50%	7.70%	7.90%	8.00%	8.15%	8.40%	8.55%	9.00%	9.15%	9.25%	9.35%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%
3						6.90%	7.05%	7.20%	7.30%	7.40%	7.55%	7.70%	7.85%	8.00%	8.15%	8.25%	8.35%	8.50%	8.70%	9.00%	9.15%	9.25%	9.35%	9.45%	9.50%	9.55%	9.65%	9.75%	9.85%	9.95%	10.05%
4					7.25%	7.35%	7.50%	7.65%	7.80%	7.90%	8.05%	8.30%	8.40%	8.55%	8.60%	8.75%	8.95%	9.05%	9.15%	9.35%	9.50%	9.65%	9.80%	9.95%	10.05%	10.20%	10.35%	10.50%	10.70%	10.80%	10.90%
5				7.60%	7.65%	7.80%	7.95%	8.10%	8.25%	8.40%	8.70%	8.80%	8.95%	9.00%	9.15%	9.30%	9.50%	9.65%	9.75%	9.95%	10.05%	10.20%	10.35%	10.50%	10.65%	10.80%	10.95%	11.15%	11.35%	11.50%	11.65%
6			7.90%	8.00%	8.20%	8.30%	8.40%	8.55%	8.70%	8.85%	9.05%	9.15%	9.30%	9.45%	9.60%	9.85%	10.00%	10.20%	10.40%	10.60%	10.70%	10.90%	11.05%	11.20%	11.35%	11.40%	11.65%	11.80%	12.00%	12.10%	12.20%
7		8.15%	8.30%	8.45%	8.65%	8.75%	8.85%	9.00%	9.15%	9.35%	9.50%	9.65%	9.80%	10.00%	10.15%	10.35%	10.55%	10.75%	10.95%	11.15%	11.35%	11.45%	11.65%	11.80%	11.90%	12.10%	12.25%	12.50%	12.65%	12.75%	12.85%
8	8.50%	8.60%	8.70%	8.80%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.10%	10.25%	10.40%	10.55%	10.70%	10.85%	11.05%	11.25%	11.45%	11.70%	11.90%	12.10%	12.20%	12.40%	12.55%	12.70%	12.95%	13.10%	13.25%	13.40%	13.50%
9	8.95%	9.05%	9.15%	9.25%	9.45%	9.65%	9.80%	9.95%	10.10%	10.30%	10.50%	10.70%	10.90%	11.10%	11.30%	11.50%	11.70%	11.90%	12.10%	12.30%	12.50%	12.70%	12.90%	13.00%	13.15%	13.40%	13.55%	13.70%	13.85%	14.00%	14.15%
10	9.40%	9.50%	9.60%	9.75%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.80%	14.00%	14.25%	14.40%	14.55%	14.70%	14.85%
11	9.50%	9.60%	9.75%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%
12	9.60%	9.75%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%
13	9.75%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%
14	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%
15	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%
16	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	
17	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%		
18	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%			
19	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%				
20	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25% 15.35%	15.35%					
22	11.20% 11.40%	11.40% 11.60%	11.60% 11.80%	11.80% 12.00%	12.00% 12.25%	12.25% 12.45%	12.45% 12.65%	12.65% 12.90%	12.90% 13.10%	13.10% 13.30%	13.30% 13.50%	13.50% 13.70%	13.70% 13.90%	13.90% 14.10%	14.10% 14.25%	14.25% 14.40%	14.40% 14.55%	14.55% 14.70%	14.70% 14.85%	14.85% 14.95%	14.95% 15.05%	15.05% 15.15%	15.15% 15.25%	15.25% 15.35%	15.55%						
22	11.60%	11.80%	12.00%	12.25%	12.25%	12.45%	12.00%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.10%	14.40%	14.55%	14.70%	14.70%	14.95%	15.05%	15.15%	15.15%	15.35%	13.3370							
2.5	11.80%	12.00%	12.25%	12.45%	12.45%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.10%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.15%	15.35%	15.5570								
25	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.07%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	13.3370									
26	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	13.3370										
27	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%												
28	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%													
29	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%														
30	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%															
31	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																
32	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																	
33	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																		
34	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																			
35	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																				
36		14.40%	14.55%	14.70%	14.85%			15.15%		15.35%																					
37	14.40%		14.70%		14.95%			15.25%	15.35%																						
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45	15.25%	15.5510																													
TJ.	15.5570																														



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

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*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.

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