


SecurePay InvestorSM benefit

Maximize growth potential

With the flexibility to reach the level of investment freedom you aspire to — and an option for guaranteed income, should you need it — SecurePay Investor benefit can help you grow and protect your retirement aspirations.

SecurePay Investor benefit is an optional protected lifetime income benefit available with our Protective Aspirations variable annuity. With this **cost-effective benefit**,¹ you can create a growth strategy that supports your unique goals and risk tolerance with confidence.

Designed to offer unrestricted allocation to support your unique goals

	<h3>100% investment flexibility,* tax-deferred</h3> <p>You have full access to over 90 diverse funds, including model portfolios and pre-selected asset allocation options.</p> <p>And with a variable annuity, you don't pay taxes on any gains until you choose to withdraw funds, keeping you in control of your unique tax situation and allowing growth to compound uninterrupted.</p>
	<h3>Lock in gains for more growth potential</h3> <p>The annual benefit base step-up feature creates opportunities to lock in market gains for future income.</p>
	<h3>Guaranteed flexibility to adjust income when needed</h3> <p>You may defer up to 3x your current annual withdrawal for use when and how you see fit with SecurePay ReserveSM benefit.²</p> <p>That means you can take lower withdrawal amounts when you don't need the income and save the difference to use in subsequent years.</p>

* Access to complete variable fund line-up, fixed account not available with SecurePay Investor.

¹ Available for an additional 0.50% fee at issue (0.60% with RightTime) as a percentage of the benefit base.

² The Maximum Reserve Amount is the lesser of (1) 3 times the annual AWA or (2) the current Contract Value.

Additional information on next page.

Protective refers to Protective Life Insurance Company.

Guaranteed withdrawal rates make your retirement aspirations more accessible

Once you're ready to start taking income, your lifetime withdrawal amount is determined by the amount of your benefit base, your age at benefit election and whether you choose to guarantee income for you or you and your partner/spouse.

See what your guaranteed Annual Withdrawal Rate could be with SecurePay Investor benefit:

Guaranteed maximum annual withdrawal rates

WD Age	Single WD Rates	Joint WD Rates	WD Age	Single WD Rates	Joint WD Rates	WD Age	Single WD Rates	Joint WD Rates
59.5-60	3.50%	3.00%	70	4.50%	4.00%	81	5.60%	5.10%
61	3.60%	3.10%	71	4.60%	4.10%	82	5.70%	5.20%
62	3.70%	3.20%	72	4.70%	4.20%	83	5.80%	5.30%
63	3.80%	3.30%	73	4.80%	4.30%	84	5.90%	5.40%
64	3.90%	3.40%	74	4.90%	4.40%	85	6.00%	5.50%
65	4.00%	3.50%	75	5.00%	4.50%	86	6.10%	5.60%
66	4.10%	3.60%	76	5.10%	4.60%	87	6.20%	5.70%
67	4.20%	3.70%	77	5.20%	4.70%	88	6.30%	5.80%
68	4.30%	3.80%	78	5.30%	4.80%	89	6.40%	5.90%
69	4.40%	3.90%	79	5.40%	4.90%	90-95	6.50%	6.00%
			80	5.50%	5.00%			



Talk to your financial professional to see how Protective Aspirations variable annuity with SecurePay Investor benefit can help you protect what you aspire to in retirement.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

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.

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 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.

Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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 Investor benefits issued under rider form number VDA-P-6063. Policy form numbers, product availability and product features may vary by state.

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 the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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