

SecurePay NH<sup>SM</sup>

# Flexibility and security when you need it most

**Did you know that 70% of 65-year-olds will need some type of long-term care at some point in their lives?¹**

And they may not even realize those expenses aren't covered by Medicare. The costs associated with chronic illness can have a significant impact on your retirement savings, making it critical to find solutions to help plan for the unexpected.

Let's look at how a solution from Protective can help:



## Meet Nora | Age 60

- Seeking a guaranteed income source to help cover health care costs in retirement

### Age 60

She invests \$100,000 in a Protective Variable Annuity II B Series with the optional SecurePay 5 protected lifetime income benefit.

### Age 67

She retires and elects to begin income with a \$7,035 annual payment.

### Age 70

She experiences a medical incident and elects to double her annual payment after qualifying for the SecurePay NH benefit. She then receives \$14,071 to help with expenses as she recovers over the next 5 years.

## Nora's annual benefit with and without the nursing home enhancement.

**\$100,000**

Initial purchase payment

**\$140,710**

benefit base after 7 years of deferral

**x 5%**  
withdrawal percentage  
(based on single life basis)

**= \$7,035**

guaranteed annual income amount  
with SecurePay 5

**\$140,710**

benefit base after 7 years of deferral

**x 10%**  
maximum withdrawal percentage  
(based on single life basis)

**= \$14,071\***

guaranteed annual income amount  
with nursing home enhancement

This hypothetical illustration is for illustrative purposes only and is intended solely to demonstrate the features of the Protective Variable Annuity II B Series with the SecurePay 5 lifetime income benefit. It should not be deemed a representation of past or future performance or a guarantee of future results. Rates of return may vary. Investments will fluctuate in value and may be worth more or less than their original cost when redeemed. Actual values may be higher or lower than those shown. Assumes a one-time \$100,000 investment at age 60 with an income deferral of 7 years resulting in a single life withdrawal rate of 5% annually. Annual payment amount was calculated using a hypothetical variable rate of return (6.42% gross annual average) which, under the terms of the SecurePay 5 rider, resulted in a withdrawal benefit base of \$140,710 upon election at age 67. Once elected at age 70, the SecurePay NH rider resulted in a single life withdrawal rate of up to 10% for 5 years. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.

Because Nora chose to add an optional income benefit with SecurePay NH to her variable annuity she will receive an increased annual benefit withdrawal amount for up to five years, helping to ease the cost of her nursing home stay.

\* Assumes the qualifications for SecurePay NH continue to be met. Otherwise, annual withdrawal amounts revert to the level attained prior to starting SecurePay NH withdrawals.

The chart is hypothetical and intended solely to demonstrate how SecurePay NH can double benefit withdrawal amounts. It is not indicative of the performance of any subaccount, does not reflect any actual account values, nor does it reflect any fees associated with Protective Life's variable annuities.

**Increased annual benefit withdrawal amounts to help meet nursing home expenses**

Available at no additional cost with Secure Pay 5, this nursing home enhancement can double your benefit withdrawal percentage to a maximum of 10% should you become confined to a nursing home for 90 consecutive days.

To qualify for SecurePay NH, you must:

- Be confined to a qualified nursing care facility
- Be unable to perform two out of six specified Activities of Daily Living (see inset) or be diagnosed with a severe cognitive impairment
- Have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit

Activities of Daily Living:

Bathing | Dressing | Toileting | Transferring | Continenence | Eating

**At Protective, our promise is in our name: we help protect your retirement.**



**Reach out to your financial professional today to learn more about how SecurePay NH can help you prepare for the future with more confidence and security.**

<sup>1</sup> <https://www.morningstar.com/articles/1013929/100-must-know-statistics-about-long-term-care-pandemic-edition>

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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.

All guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Variable annuities issued by Protective Life Insurance Company (PLICO). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN. IDI is located in Birmingham, AL.

Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006. SecurePay NH provided under form number IPV-2159 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.**

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Not Insured By Any Federal Government Agency		May Lose Value