



Product Comparison Grid

Protective® Income Builder indexed annuity withdrawal rate increases effective December 19, 2022

Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR LEVEL INCOME OPTION – SINGLE					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	5.40%	4.75%	78	7.70%	7.30%
60	5.40%	4.75%	79	7.80%	7.40%
61	5.65%	5.00%	80	7.90%	7.50%
62	5.90%	5.25%	81	7.95%	7.55%
63	6.10%	5.45%	82	8.00%	7.60%
64	6.25%	5.60%	83	8.05%	7.65%
65	6.40%	5.75%	84	8.10%	7.70%
66	6.50%	5.85%	85	8.15%	7.75%
67	6.60%	5.95%	86	8.20%	7.80%
68	6.70%	6.05%	87	8.25%	7.85%
69	6.80%	6.15%	88	8.30%	7.90%
70	6.90%	6.50%	89	8.35%	7.95%
71	7.00%	6.60%	90	8.40%	8.00%
72	7.10%	6.70%	91	8.40%	8.00%
73	7.20%	6.80%	92	8.40%	8.00%
74	7.30%	6.90%	93	8.40%	8.00%
75	7.40%	7.00%	94	8.40%	8.00%
76	7.50%	7.10%	95	8.40%	8.00%
77	7.60%	7.20%			

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Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	



Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR LEVEL INCOME OPTION – JOINT					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	4.90%	4.25%	78	7.20%	6.80%
60	4.90%	4.25%	79	7.30%	6.90%
61	5.15%	4.50%	80	7.40%	7.00%
62	5.40%	4.75%	81	7.45%	7.05%
63	5.60%	4.95%	82	7.50%	7.10%
64	5.75%	5.10%	83	7.55%	7.15%
65	5.90%	5.25%	84	7.60%	7.20%
66	6.00%	5.35%	85	7.65%	7.25%
67	6.10%	5.45%	86	7.70%	7.30%
68	6.20%	5.55%	87	7.75%	7.35%
69	6.30%	5.65%	88	7.80%	7.40%
70	6.40%	6.00%	89	7.85%	7.45%
71	6.50%	6.10%	90	7.90%	7.50%
72	6.60%	6.20%	91	7.90%	7.50%
73	6.70%	6.30%	92	7.90%	7.50%
74	6.80%	6.40%	93	7.90%	7.50%
75	6.90%	6.50%	94	7.90%	7.50%
76	7.00%	6.60%	95	7.90%	7.50%
77	7.10%	6.70%			

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Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR RISING INCOME OPTION – SINGLE					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	4.90%	4.25%	78	7.30%	6.60%
60	4.90%	4.25%	79	7.40%	6.70%
61	5.00%	4.35%	80	7.50%	6.80%
62	5.05%	4.40%	81	7.70%	6.90%
63	5.10%	4.45%	82	7.80%	7.00%
64	5.20%	4.55%	83	7.90%	7.10%
65	5.25%	4.60%	84	7.95%	7.20%
66	5.35%	4.70%	85	8.00%	7.30%
67	5.40%	4.75%	86	8.05%	7.40%
68	5.65%	5.00%	87	8.10%	7.50%
69	5.90%	5.25%	88	8.15%	7.55%
70	6.15%	5.45%	89	8.20%	7.60%
71	6.40%	5.60%	90	8.25%	7.65%
72	6.50%	5.75%	91	8.30%	7.70%
73	6.60%	5.85%	92	8.35%	7.75%
74	6.70%	5.95%	93	8.40%	7.80%
75	6.80%	6.05%	94	8.45%	7.90%
76	7.00%	6.15%	95	8.50%	8.00%
77	7.20%	6.50%			

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Protective Income Builder is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2011 and FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048.

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