

## Product overview

# Protective® Aspirations NY Variable Annuity

Explore included and optional benefits that can support investment growth potential, lifetime income and legacy protection.

Standard contract provisions	
<b>Surrender charges</b> 7 Years — 7%, 6%, 6%, 5%, 4%, 3%, 2%, 0%	<b>Maximum initial premium:</b> \$1,000,000 (Higher amounts subject to approval by Protective®)
<b>Mortality and expense risk and administration charge:</b> 1.2%	<b>Free withdrawal amount</b> During the first contract year, the free withdrawal amount is 10% of your initial purchase payment. After the first year, the greatest of (as of prior anniversary): (1) Contract earnings (2) 10% of your cumulative purchase payments (3) 10% of the contract value
<b>Contract maintenance fee</b> \$30 (Waived if your contract value or total purchase payments, less withdrawals, is \$100,000 or more on your contract anniversary)	<b>Investment options</b> Over 100 investment options from top fund managers. Expense range: Gross (0.34% to 2.86%), Net (0.34% to 2.68%) as of 5/1/2025
<b>Maximum issue age:</b> 85	
<b>Maximum annuity age:</b> 95 (The latest date you must surrender or annuitize the contract, currently the oldest owner's or annuitant's 95th birthday)	
<b>Standard death benefit:</b> Contract value	
<b>Minimum initial premium:</b> \$5,000 (Minimum subsequent premium: \$100 or \$50 if made by electronic funds transfer)	

Optional benefits to customize your contract		Contact your financial professional for rate and availability information
Protected lifetime income benefits		
<b>SecurePay Protector<sup>SM</sup> benefit</b> Maximize and protect retirement income	<b>SecurePay Investor<sup>SM</sup> benefit</b> Focus on investment growth and protect income	
<ul style="list-style-type: none"> <li>7% compounding rollup<sup>1</sup> and annual step-ups</li> <li>Cost: 1.5% (1.6% with RightTime)</li> </ul>	<ul style="list-style-type: none"> <li>No sub-account restrictions and annual step-ups</li> <li>Cost: 0.5% (0.6% with RightTime)</li> </ul>	
Available ages: 55-85	Choose single or joint withdrawals when income starts	SecurePay Reserve <sup>SM, 2</sup> : Ability to defer up to 3x your annual withdrawal amount to use when and how you see fit
Enhanced death benefits		
<b>Return of purchase payments</b> Cost: 0.2% Available ages: 0-85	<b>Maximum anniversary value</b> Cost: 0.35% Available ages: 0-77	



Included benefits	
<b>myaccount.protective.com</b> Manage your account online any time, from anywhere. You can view performance, manage subaccount selection and benefit elections, view documents, update contact information and beneficiaries, and more.	<b>Tax-free trading</b> Fund-to-fund transfers and portfolio rebalancing are tax-free.
<b>Dollar cost averaging (DCA)</b> Ease into the market and manage timing risk by adding new money to a DCA account. This strategy automatically transfers a specific amount of money from the DCA account to the sub-accounts you select on a monthly basis over a set period of time. 6-month and 12-month DCA account options are available.	<b>Automatic withdrawal plan</b> A level dollar amount is automatically withdrawn from your contract (monthly or quarterly) before the annuity date.
<b>Portfolio rebalancing</b> The sub-accounts you select are automatically rebalanced (quarterly, semi-annually or annually) to maintain your chosen variable account value allocation among the sub-accounts.	<b>Nursing home and terminal illness waivers<sup>3</sup></b> We will waive any applicable surrender charge if, at any time after the first contract year, you enter a nursing home for 90 days or are diagnosed with a terminal illness.
	<b>Spousal continuation death benefit option</b> Your spouse can choose to continue the contract and become the new owner.
	<b>Control your legacy</b> Select how and when to distribute to your beneficiaries through the pre-determined death benefit payout election form.



Download the product prospectus at [protective.com/AspirationsNYProspectus](https://protective.com/AspirationsNYProspectus)

<sup>1</sup> Withdrawals taken prior to benefit election do not end the roll-up period, but they may reduce the benefit base, resulting in decreased benefit withdrawal amounts in future years.

<sup>2</sup> The maximum reserve amount is the lesser of (1) 3x annual withdrawal amount or (2) the current contract value.

<sup>3</sup> Terminal illness waiver may not be available in all states and may not be available with new contracts in the future. Waives surrender charges after the first contract year if the contract owner is diagnosed with a terminal illness. Please see the prospectus for full details.

Protective® refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLAIC, its affiliate. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

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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.

Protective does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

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

Protective Aspirations NY Variable Annuity is a flexible premium deferred variable annuity contract issued by PLAIC in New York under policy form series NY-VDA-A-2024. SecurePay Investor benefits issued under rider form number NY-VDA-A-6075. SecurePay Protector benefits provided by rider form number NY-VDA-A-6073.

**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 prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.**

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