

## Product overview

# Protective® Aspirations 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> \$35 (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>Fixed account</b> The fixed rate is declared annually, subject to the guaranteed minimum interest rate. The fixed account is not available with optional protected lifetime income benefits.
<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>Choice of multiple payout options</li> <li>Cost: 1.5% (1.6% with RightTime)</li> </ul>	<ul style="list-style-type: none"> <li>No sub-account restrictions<sup>2</sup> 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,3</sup> : Ability to defer up to 3x your lifetime annual withdrawal amount to use when and how you see fit	SecurePay NH <sup>SM,4</sup> : Double withdrawal percentage up to 15% for up to five years as a result of 90-day nursing home stay
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	<b>Maximum Quarterly Value</b> Cost: 0.4% Available ages: 0-77	<b>Maximum Daily Value</b> Cost: 0.5% Available ages: 0-77

## Included benefits

### myaccount.protective.com

Manage your account online any time, from anywhere. You can view performance, manage sub-account selection and benefit elections, view documents, update contact information and beneficiaries and more.

### Dollar cost averaging (DCA)

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 or the fixed 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.

### Portfolio rebalancing

The sub-accounts you select are automatically rebalanced (quarterly, semi-annually or annually) to maintain your chosen variable account value allocation among the subaccounts.

### Tax-free trading

Fund-to-fund transfers and portfolio rebalancing are tax-free.

### Automatic withdrawal plan

A level dollar amount is automatically withdrawn from your contract (monthly or quarterly) before the annuity date.

### Nursing home and terminal illness waivers<sup>4</sup>

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.

### Spousal continuation death benefit option

Your spouse can choose to continue the contract and become the new owner.

### Legacy control

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/AspirationsProspectus](https://protective.com/AspirationsProspectus)**

<sup>1</sup> The 7% compounding roll-up rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

<sup>2</sup> Allocation of Purchase Payments or Contract Value to the Fixed Account is not permitted under the SecurePay Investor.

<sup>3</sup> The Maximum Reserve Amount is the lesser of (1) 3x the lifetime annual withdrawal amount or (2) the current Contract Value.

<sup>4</sup> If the sole covered person (or both covered persons) is confined to a Nursing Home, the current withdrawal rate may double, not to exceed 15% of the benefit base for up to 5 years. If only one of the two covered persons is confined to a Nursing Home, we will multiply the withdrawal rate by 125%, not to exceed 15% of the benefit base for up to 5 years. In California, the withdrawal rate under SecurePay NH has a maximum of 10%, and no enhanced benefit is available if joint coverage is elected and only one covered person is confined to a nursing home. Qualifications must be met. May not be available in all states and state variations may apply. 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 Insurance Company (PLICO), Omaha, NE. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO, its affiliate. 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.

Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult with their legal or tax advisor regarding their individual situations before making any tax-related decisions.

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. SecurePay Protector benefits provided by rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

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 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.

**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 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