

Protective® Aspirations NY Variable Annuity with SecurePay ProtectorSM benefit

Maximize and help protect retirement income

See how adding SecurePay Protector benefit to Protective Aspirations NY variable annuity helps you maximize and protect a portion of your retirement income — with the flexibility to adjust your plan as life changes.

Issue ages: 55-85

Cost: 1.5%

(1.6% with RightTime)

SecurePay Protector benefit highlights

7%

Guaranteed growth through a 7% compounding rollup to the benefit base during the accumulation phase.¹



Freedom to tailor your portfolio using a custom approach or choose from turnkey allocation portfolios.



Lock in potential market gains and increase your benefit base with annual step-up opportunities.² Future 7% compounding rollups are based on the new stepped-up value.

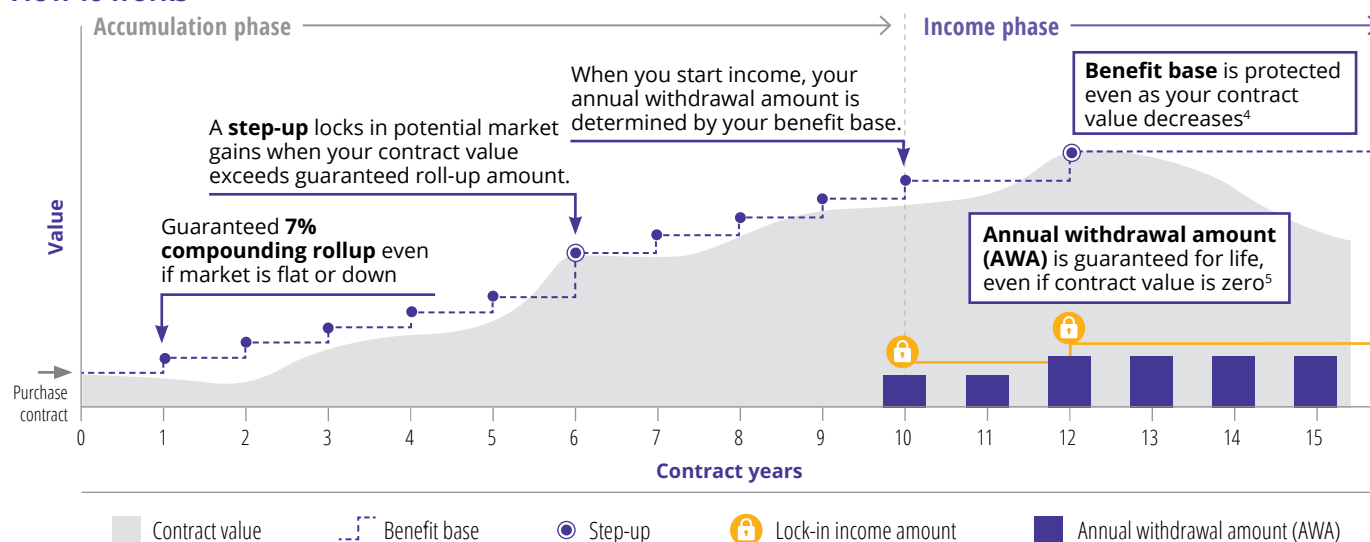
3x

Defer up to 3x your annual withdrawal amount to use when and how you see fit with the SecurePay ReserveSM feature.³



Guaranteed income determined by your benefit base and an age-based withdrawal rate.

How it works



This chart is hypothetical and intended solely to demonstrate the features of the SecurePay Protector benefit. It is not indicative of the performance of any sub-accounts, does not reflect any actual account values nor reflects all fees associated with Protective Aspirations NY variable annuity. It assumes the SecurePay Protector benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals. Chart is not to scale.

Investment and insurance products are:

- Not FDIC insured
- Not insured by any federal government agency
- Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

Protective refers to Protective Life and Annuity Insurance Company.



Guaranteed annual withdrawal rates for SecurePay Protector benefit

Once you’re ready to take income, your annual withdrawal amount is determined by the amount of your benefit base, your age at benefit election and whether you choose to take withdrawals on a single or joint life basis.

Benefit base amount

X

Guaranteed withdrawal rate

=

Annual withdrawal amount

Rates are as of January 27, 2025. These rates are available in New York only.

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
59½-60	3.80%	3.30%	72	4.90%	4.30%	84	7.15%	6.65%
61	3.85%	3.35%	73	5.05%	4.45%	85	7.20%	6.70%
62	3.90%	3.40%	74	5.25%	4.60%	86	7.37%	6.87%
63	3.95%	3.45%	75	5.30%	4.75%	87	7.76%	7.16%
64	4.00%	3.50%	76	5.50%	4.95%	88	7.81%	7.26%
65	4.05%	3.60%	77	5.75%	5.15%	89	7.87%	7.32%
66	4.15%	3.70%	78	5.95%	5.40%	90	8.07%	7.51%
67	4.25%	3.75%	79	6.25%	5.55%	91	8.26%	7.70%
68	4.35%	3.85%	80	6.40%	5.80%	92	8.70%	8.02%
69	4.45%	3.95%	81	6.70%	6.10%	93	8.75%	8.14%
70	4.60%	4.05%	82	7.05%	6.40%	94	8.82%	8.20%
71	4.75%	4.20%	83	7.10%	6.60%	95	9.20%	8.57%

Work with your financial professional to create an income strategy that's right for you.

¹ If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 7% guaranteed growth rate will be suspended during that contract year, and the benefit base will remain unchanged.

² Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

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

⁴ Excess withdrawals (amounts exceeding AWA and any reserve amount) reduce benefit base and are subject to applicable surrender charges.

⁵ If your contract value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly income payments in an amount equal to your last annual withdrawal amount divided by 12. If your contract value falls to zero due to excess withdrawals the rider will terminate, and payments will end.

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 issued under 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.

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