

Protective® Aspirations variable annuity and SecurePay ProtectorSM benefit

Maximize and help protect retirement income

See how adding the SecurePay Protector benefit to a Protective Aspirations 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: 1.40% (1.50% with RightTime)

SecurePay Protector benefit highlights



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



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



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



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

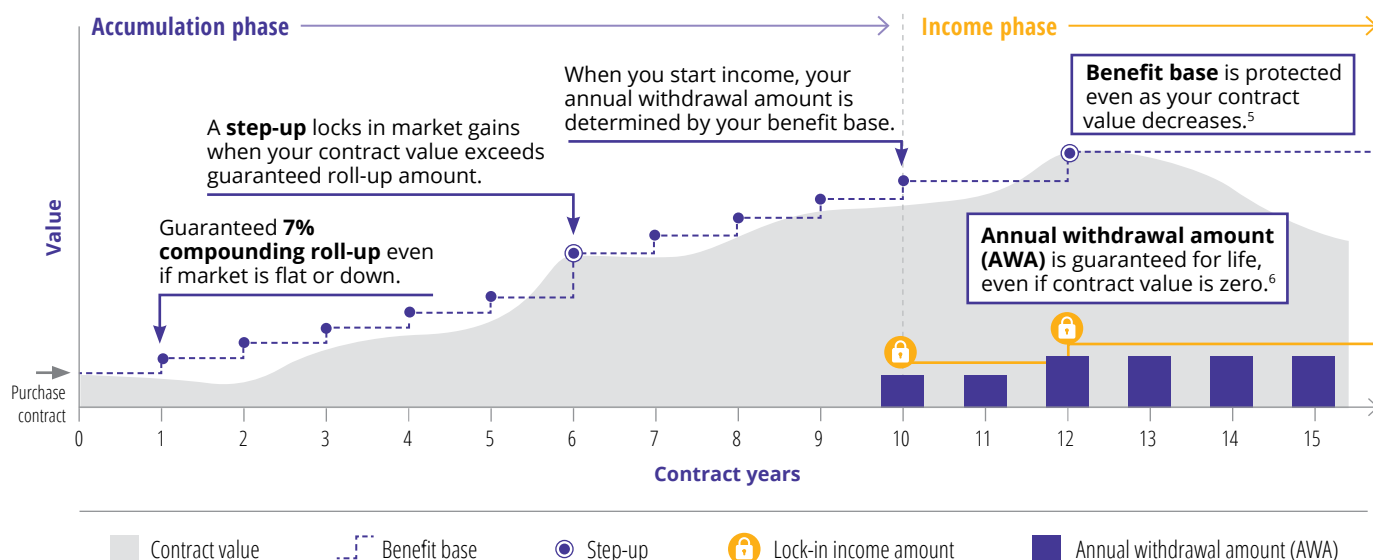


Freedom to tailor your portfolio using a custom approach or choose from turnkey allocation portfolios.



Increase your annual withdrawal amount up to 10% for five years for a qualifying nursing home stay with the SecurePay NHSM benefit.⁴

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 subaccounts, does not reflect any actual account values, nor reflect all fees associated with Protective Aspirations 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.

Protective refers to Protective Life Insurance Company.



Guaranteed annual withdrawal rates for the 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.

$$\text{Benefit base amount} \times \text{Guaranteed withdrawal rate} = \text{Annual withdrawal amount}$$

Rates are as of October 3, 2022

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
59½-60	4.50%	4.00%	70	6.25%	5.75%	80	6.75%	6.25%
61	4.80%	4.30%	71	6.30%	5.80%	81	6.80%	6.30%
62	5.10%	4.60%	72	6.35%	5.85%	82	6.85%	6.35%
63	5.40%	4.90%	73	6.40%	5.90%	83	6.90%	6.40%
64	5.70%	5.20%	74	6.45%	5.95%	84	6.95%	6.45%
65	6.00%	5.50%	75	6.50%	6.00%	85	7.00%	6.50%
66	6.05%	5.55%	76	6.55%	6.05%	86	7.05%	6.55%
67	6.10%	5.60%	77	6.60%	6.10%	87	7.10%	6.60%
68	6.15%	5.65%	78	6.65%	6.15%	88	7.15%	6.65%
69	6.20%	5.70%	79	6.70%	6.20%	89	7.20%	6.70%
						90-95	7.25%	6.75%



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) 3 times the annual withdrawal amount or (2) the current contract value.
⁴ SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. To qualify for SecurePay NH, the customer must: Be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living 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. Proof of continued qualification is required for each contract year in which this benefit is claimed.
⁵ Excess withdrawals (amounts exceeding AWA and any reserve amount) reduce benefit base and are subject to applicable surrender charges.
⁶ 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.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO. 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.

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 Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits 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 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. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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.

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