

Protective® Aspirations NY Variable Annuity and SecurePay Investor<sup>SM</sup> benefit

## Focus on investment growth and protect income

See how adding SecurePay Investor benefit to Protective Aspirations NY Variable Annuity can help you pursue growth with the security of guaranteed income — plus the flexibility to adjust your plan as life changes.

Issue ages: 55-85  
Cost: 0.5% (0.6% with RightTime)

### SecurePay Investor benefit highlights



**Invest with 100% sub-account flexibility<sup>1</sup>** and access to over 100 quality investment options from leading fund managers.



**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.<sup>2</sup>

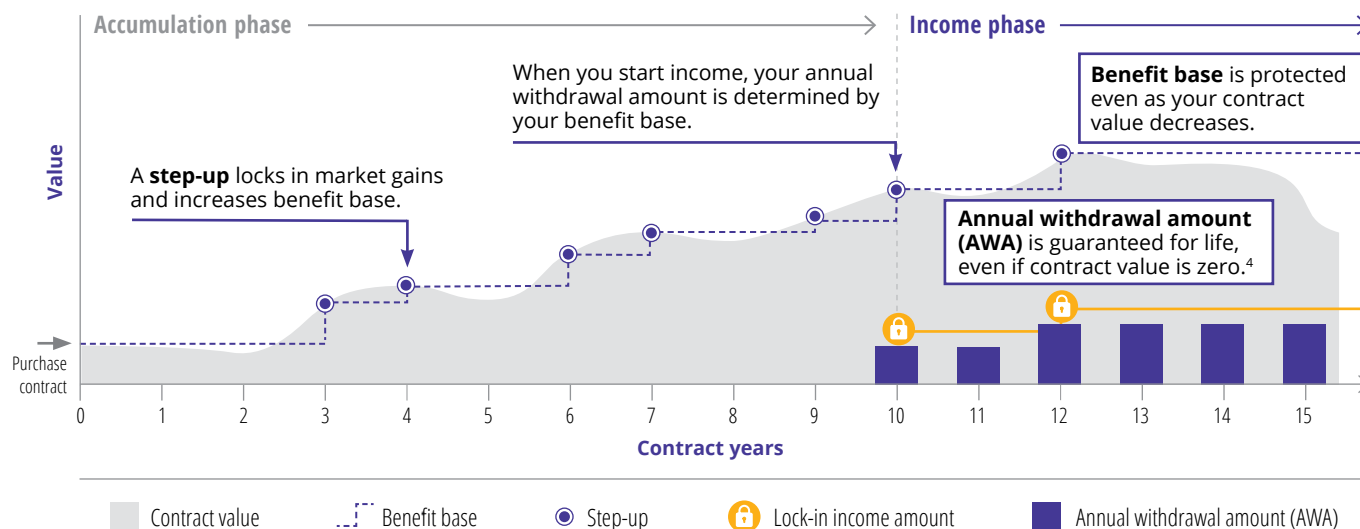


**Defer up to 3x your annual withdrawal amount** to use when and how you see fit with the SecurePay Reserve<sup>SM</sup> feature.<sup>3</sup>



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

### How it works



This chart is hypothetical and intended solely to demonstrate the features of the SecurePay Investor benefit. It is not indicative of the performance of any sub-accounts, does not reflect any actual account values nor reflect all fees associated with Protective Aspirations Variable Annuity NY. It assumes the SecurePay Investor 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.



## Guaranteed annual withdrawal rates for SecurePay Investor 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 October 7, 2024. These rates are available in New York only.

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
59½-60	2.83%	2.35%	72	3.29%	2.72%	84	3.95%	3.27%
61	2.86%	2.37%	73	3.32%	2.74%	85	4.17%	3.49%
62	2.89%	2.39%	74	3.35%	2.77%	86	4.24%	3.51%
63	2.92%	2.41%	75	3.47%	2.90%	87	4.28%	3.54%
64	2.95%	2.43%	76	3.53%	2.92%	88	4.32%	3.56%
65	3.00%	2.50%	77	3.56%	2.94%	89	4.35%	3.60%
66	3.04%	2.52%	78	3.59%	2.96%	90	4.68%	3.91%
67	3.07%	2.54%	79	3.62%	3.00%	91	4.75%	3.94%
68	3.10%	2.56%	80	3.79%	3.17%	92	4.80%	3.97%
69	3.13%	2.58%	81	3.85%	3.19%	93	4.84%	3.99%
70	3.21%	2.68%	82	3.89%	3.21%	94	4.88%	4.04%
71	3.26%	2.70%	83	3.92%	3.23%	95	5.34%	4.46%



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

<sup>1</sup> Access to complete variable fund line-up. Allocation of Purchase Payments or Contract Value to the Fixed Account is not permitted under the SecurePay Investor benefit.

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

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

<sup>4</sup> 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.

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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 is issued under rider form number NY-VDA-A-6075. SecurePay Protector benefits is 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