



Product Comparison Grid

Protective® Income Creator fixed annuity withdrawal rate increases effective February 17, 2025

Lifetime Income Benefit Withdrawal Rates*

Pre 2/17/2025 WD Rates			NEW WITHDRAWAL RATES		
Income Age	Single	Joint	Income Age	Single	Joint
59.5	6.45%	5.95%	59.5	6.45%	5.95%
60	6.60%	6.10%	60	6.60%	6.10%
61	6.70%	6.20%	61	6.70%	6.20%
62	6.80%	6.30%	62	6.80%	6.30%
63	6.90%	6.40%	63	6.90%	6.40%
64	7.00%	6.50%	64	7.00%	6.50%
65	7.05%	6.55%	65	7.05%	6.55%
66	7.15%	6.65%	66	7.15%	6.65%
67	7.30%	6.80%	67	7.30%	6.80%
68	7.50%	7.00%	68	7.50%	7.00%
69	7.70%	7.20%	69	7.70%	7.20%
70	7.90%	7.40%	70	8.00%	7.50%
71	8.00%	7.50%	71	8.10%	7.60%
72	8.10%	7.60%	72	8.20%	7.70%
73	8.20%	7.70%	73	8.30%	7.80%
74	8.30%	7.80%	74	8.40%	7.90%
75	8.40%	7.90%	75	8.50%	8.00%
76	8.45%	7.95%	76	8.55%	8.05%
77	8.50%	8.00%	77	8.60%	8.10%
78	8.55%	8.05%	78	8.65%	8.15%
79	8.60%	8.10%	79	8.70%	8.20%
80	8.65%	8.15%	80	8.75%	8.25%

*Lifetime income rates shown above for single issue and joint issue are based on the benefit being taken within the first year. See Payout Guide for full details and guaranteed income factors for every age.

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Not Insured By Any Federal Government Agency		May Lose Value



Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE. All payments and guarantees are subject to the claims-paying ability of PLICO.

Protective Income Creator fixed annuity is a fixed, single premium, deferred annuity contract with a limited market value adjustment issued by PLICO in all states, except New York, under contract form series LDA-P-2013. The Lifetime Income Benefit is provided under rider form series LDA-P-6054 and state variations thereof. Policy form numbers, product availability, and product features may vary by state.

Annuities are long-term insurance contracts intended for retirement planning.

Withdrawals may be subject to income tax and if taken prior to age 59½, an additional 10% tax penalty may apply.

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