



**PROTECTIVE® ASPIRATIONS
VARIABLE ANNUITY
with the SecurePay ProtectorSM withdrawal benefit**

Hypothetical Illustration

Prepared by:	Default Agency, 1000
Firm:	Sample Broker
Prepared on:	3/21/2024
Primary Owner:	Valued Client, M, Age 55
Initial Purchase Payment:	\$200,000
Protected lifetime income benefit:	SecurePay Protector
Withdrawal Type:	Single
Death Benefit:	Contract Value
Tax Qualification:	Non-Qualified

Product availability and features may vary by state.

This is an illustration only, not an offer, contract, or promise of future performance. The annuity contract, together with any optional rider and endorsements attached to the contract, will govern your rights.

This is not a complete description of the annuity. This illustration must be preceded or accompanied by a prospectus for the annuity. Investors should carefully consider the investment objectives, risks, charges, and expenses of the annuity and its underlying investment options before investing. Information about the annuity contract and summary information about the investment options is contained in the prospectus for the contract. Detailed information about the underlying investment options offered through the annuity is contained in the prospectus for each underlying fund. Investors should read the prospectuses carefully before investing. Please see the last page of this illustration for information on how to access the annuity and fund prospectuses.

This illustration is not a recommendation or investment advice. This illustration is designed solely to illustrate the product's features based on hypothetical inputs or information provided by the financial professional. Please contact your financial professional to determine if this product or the illustrated allocations of Contract Value are best for you based on your specific financial needs.

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.

Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	

Hypothetical Results At-a-Glance

Amount Invested: \$200,000

6.00% at age 65
SECUREPAY INITIAL GUARANTEED
ANNUAL WITHDRAWAL PERCENTAGE

\$30,218 at age 65
SECUREPAY INITIAL GUARANTEED ANNUAL
WITHDRAWAL AMOUNT

\$876,322 at age 95
SECUREPAY TOTAL LIFETIME INCOME
WITHDRAWALS ILLUSTRATED

Illustration Assumptions

This report is an illustration of a hypothetical investment in **Protective Aspirations Variable Annuity with SecurePay Protector**. This illustration is calculated using the following contract, investment and optional benefit fees and charges. **Mortality, Expense and Administration charge of 1.20% and contract fee of \$35, which is waived for contract values above \$100,000.** The illustration assumes the investment option(s) were purchased on the first day of the period indicated. This illustration reflects the following costs: **Total Weighted Average Annual Fund Expense Charge 0.91**. Refer to the "Asset Allocation and Portfolio Performance" page for information on each investment option expense ratio and the Total Weighted Average Annual Fund Expense Charge. Although the illustrations include historical performance of the respective portfolios to show how the optional SecurePay Protector benefit can work, the feature was not available during the entire historical period shown. **SecurePay Protector cost is 1.40%** which is used when illustrating values based on "Current Contract Charges and Deductions" ledgers and has a maximum cost of 2.00% which is used when illustrating values based on "Maximum Contract Charges and Deductions". If shown, this scenario display "Hypothetical Gross Rate of Return: 0.00%" at the top of the page. Zero percent gross rate of return illustrations are calculated using the same fees and charges as noted above. The zero percent gross is an assumed rate of return and does not reflect the performance of any specific investment.

Illustrated Values

Illustrated Values Based on the Performance of Selected Sub-Accounts and Current Contract Charges and Deductions

Hypothetical Contract Values						Lifetime Income				Legacy	Performance
Month/ Year	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay NH ³	Death Benefit	Annual Return
09 / 2002	Init / 55	200,000	-	187,400	200,000	200,000	0.00%	0	0	200,000	0.00%
09 / 2003	1 / 56	0	0	220,181	232,181	232,181 +	0.00%	0	0	232,181	16.09%
09 / 2004	2 / 57	0	0	238,863	250,863	250,863 +	0.00%	0	0	250,863	8.05%
09 / 2005	3 / 58	0	0	274,037	284,037	284,037 +	0.00%	0	0	284,037	13.22%
09 / 2006	4 / 59	0	0	300,496	308,496	308,496 +	0.00%	0	0	308,496	8.61%
09 / 2007	5 / 60	0	0	353,085	359,085	359,085 +	4.50%	16,158 ¹	32,317	359,085	16.40%
09 / 2008	6 / 61	0	0	286,516	290,516	384,220 §	4.80%	18,442	36,885	290,516	-19.09%
09 / 2009	7 / 62	0	0	281,977	281,977	411,116 §	5.10%	20,966	41,111	281,977	-2.94%
09 / 2010	8 / 63	0	0	301,634	301,634	439,894 §	5.40%	23,754	43,989	301,634	6.97%
09 / 2011	9 / 64	0	0	291,478	291,478	470,687 §	5.70%	26,829	47,068	291,478	-3.37%
09 / 2012	10 / 65	0	0	337,480	337,480	503,635 §	6.00%	30,218	50,363	337,480	15.78%
Benefit Election Date 9/30/2012 - New Investment Allocation Begins**											
09 / 2013	11 / 66	0	30,218	345,214	345,214	503,635	6.00%	30,218	50,363	345,214	12.25%
09 / 2014	12 / 67	0	30,218	338,343	338,343	503,635	6.00%	30,218	50,363	338,343	7.35%
09 / 2015	13 / 68	0	30,218	296,283	296,283	503,635	6.00%	30,218	50,363	296,283	-3.81%
09 / 2016	14 / 69	0	30,218	285,293	285,293	503,635	6.00%	30,218	50,363	285,293	7.16%
09 / 2017	15 / 70	0	30,218	280,680	280,680	503,635	6.00%	30,218	50,363	280,680	9.94%
09 / 2018	16 / 71	0	30,218	271,771	271,771	503,635	6.00%	30,218	50,363	271,771	8.42%
09 / 2019	17 / 72	0	30,218	243,589	243,589	503,635	6.00%	30,218	50,363	243,589	0.83%
09 / 2020	18 / 73	0	30,218	240,840	240,840	503,635	6.00%	30,218	50,363	240,840	12.72%
09 / 2021	19 / 74	0	30,218	247,390	247,390	503,635	6.00%	30,218	50,363	247,390	17.24%
09 / 2022	20 / 75	0	30,218	165,043	165,043	503,635	6.00%	30,218	50,363	165,043	-23.76%
09 / 2023	21 / 76	0	30,218	143,183	143,183	503,635	6.00%	30,218	50,363	143,183	6.08%
12 / 2023	22 / 76	0	30,218	120,965	120,965	503,635	6.00%	30,218	50,363	121,556	7.20%
Hypothetical Ending Values		\$200,000	\$362,616	120,965	120,965	503,635	6.00%	30,218	50,363	121,556	5.49%

Illustrated Values

With the SecurePay Protector withdrawal benefit your Protective® Aspirations Variable Annuity contract, lifetime income payments of \$30,218 will continue for the life of the Covered Person(s). Based on this hypothetical that equates to \$876,322 of total lifetime withdrawals to age 95.

Illustrated Values

Illustrated Values Based on the Performance of Selected Sub-Accounts and Maximum Contract Charges and Deductions

Hypothetical Contract Values						Lifetime Income				Legacy	Performance
Month/ Year	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay NH ³	Death Benefit	Annual Return
09 / 2002	Init / 55	200,000	-	187,400	200,000	200,000	0.00%	0	0	200,000	0.00%
09 / 2003	1 / 56	0	0	218,944	230,944	230,944 +	0.00%	0	0	230,944	15.47%
09 / 2004	2 / 57	0	0	236,114	248,114	248,114 +	0.00%	0	0	248,114	7.43%
09 / 2005	3 / 58	0	0	269,313	279,313	279,313 +	0.00%	0	0	279,313	12.57%
09 / 2006	4 / 59	0	0	293,593	301,593	301,593 +	0.00%	0	0	301,593	7.98%
09 / 2007	5 / 60	0	0	343,057	349,057	349,057 +	4.50%	15,707 ¹	31,415	349,057	15.74%
09 / 2008	6 / 61	0	0	276,552	280,552	373,491 §	4.80%	17,927	35,855	280,552	-19.63%
09 / 2009	7 / 62	0	0	269,426	269,426	399,636 §	5.10%	20,381	39,963	269,426	-3.96%
09 / 2010	8 / 63	0	0	285,545	285,545	427,610 §	5.40%	23,090	42,761	285,545	5.98%
09 / 2011	9 / 64	0	0	273,432	273,432	457,543 §	5.70%	26,079	45,754	273,432	-4.24%
09 / 2012	10 / 65	0	0	313,374	313,374	489,571 §	6.00%	29,374	48,957	313,374	14.61%
Benefit Election Date 9/30/2012 - New Investment Allocation Begins**											
09 / 2013	11 / 66	0	29,374	315,451	315,451	489,571	6.00%	29,374	48,957	315,451	10.98%
09 / 2014	12 / 67	0	29,374	303,713	303,713	489,571	6.00%	29,374	48,957	303,713	6.11%
09 / 2015	13 / 68	0	29,374	260,431	260,431	489,571	6.00%	29,374	48,957	260,431	-5.03%
09 / 2016	14 / 69	0	29,374	243,845	243,845	489,571	6.00%	29,374	48,957	243,845	5.48%
09 / 2017	15 / 70	0	29,374	231,793	231,793	489,571	6.00%	29,374	48,957	231,793	7.98%
09 / 2018	16 / 71	0	29,374	215,277	215,277	489,571	6.00%	29,374	48,957	215,277	6.27%
09 / 2019	17 / 72	0	29,374	182,790	182,790	489,571	6.00%	29,374	48,957	182,790	-1.65%
09 / 2020	18 / 73	0	29,374	167,852	167,852	489,571	6.00%	29,374	48,957	167,852	9.26%
09 / 2021	19 / 74	0	29,374	156,982	156,982	489,571	6.00%	29,374	48,957	156,982	13.12%
09 / 2022	20 / 75	0	29,374	92,090	92,090	489,571	6.00%	29,374	48,957	92,090	-27.38%
09 / 2023	21 / 76	0	29,374	59,818	59,818	489,571	6.00%	29,374	48,957	59,818	-4.45%
12 / 2023	22 / 76	0	29,374	29,706	29,741	489,571	6.00%	29,374	48,957	30,565	-0.97%
Hypothetical Ending Values		\$200,000	\$352,488	29,706	29,741	489,571	6.00%	29,374	48,957	30,565	4.22%

Illustrated Values

With the SecurePay Protector withdrawal benefit your Protective® Aspirations Variable Annuity contract, lifetime income payments of \$29,374 will continue for the life of the Covered Person(s). Based on this hypothetical that equates to \$851,846 of total lifetime withdrawals to age 95.

Illustrated Values

Illustrated Values Based on Current Contract Charges and Deductions
Hypothetical Gross Rate of Return 4.00%

Hypothetical Contract Values						Lifetime Income				Legacy	Performance
Month/ Year	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay NH ³	Death Benefit	Annual Return
03 / 2024	Init / 55	200,000	-	187,400	200,000	200,000	0.00%	0	0	200,000	0.00%
03 / 2025	1 / 56	0	0	190,318	201,181	214,000 §	0.00%	0	0	201,181	0.59%
03 / 2026	2 / 57	0	0	191,041	201,946	228,980 §	0.00%	0	0	201,946	0.38%
03 / 2027	3 / 58	0	0	193,400	202,513	245,009 §	0.00%	0	0	202,513	0.28%
03 / 2028	4 / 59	0	0	195,559	202,862	262,159 §	0.00%	0	0	202,862	0.17%
03 / 2029	5 / 60	0	0	197,493	202,973	280,510 §	4.50%	12,622 ¹	25,245	202,973	0.05%
03 / 2030	6 / 61	0	0	199,175	202,826	300,146 §	4.80%	14,407	28,814	202,826	-0.07%
03 / 2031	7 / 62	0	0	202,396	202,396	321,156 §	5.10%	16,378	32,115	202,396	-0.21%
03 / 2032	8 / 63	0	0	201,658	201,658	343,637 §	5.40%	18,556	34,363	201,658	-0.36%
03 / 2033	9 / 64	0	0	200,587	200,587	367,692 §	5.70%	20,958	36,769	200,587	-0.53%
03 / 2034	10 / 65	0	0	199,153	199,153	393,430 §	6.00%	23,605	39,343	199,153	-0.72%
Benefit Election Date 3/31/2034 - New Investment Allocation Begins**											
03 / 2035	11 / 66	0	23,605	173,274	173,274	393,430	6.00%	23,605	39,343	173,274	-1.28%
03 / 2036	12 / 67	0	23,605	146,904	146,904	393,430	6.00%	23,605	39,343	146,904	-1.82%
03 / 2037	13 / 68	0	23,605	120,034	120,034	393,430	6.00%	23,605	39,343	120,034	-2.61%
03 / 2038	14 / 69	0	23,605	92,656	92,656	393,430	6.00%	23,605	39,343	92,656	-3.84%
03 / 2039	15 / 70	0	23,605	64,723	64,723	393,430	6.00%	23,605	39,343	64,723	-6.10%
03 / 2040	16 / 71	0	23,605	36,261	36,261	393,430	6.00%	23,605	39,343	36,261	-11.30%
03 / 2041	17 / 72	0	23,605	7,259	7,259	393,430	6.00%	23,605	39,343	7,259	-37.94%
03 / 2041	18 / 72	0	23,605	0	0	393,430	6.00%	23,605	39,343	0	0.00%
Hypothetical Ending Values		\$200,000	\$188,840	0	0	393,430	6.00%	23,605	39,343	0	-1.11%

With the SecurePay Protector withdrawal benefit your Protective® Aspirations Variable Annuity contract, lifetime income payments of \$23,605 will continue for the life of the Covered Person(s). Based on this hypothetical that equates to \$684,545 of total lifetime withdrawals to age 95.

Illustrated Values

Illustrated Values Based on Maximum Contract Charges and Deductions
Hypothetical Gross Rate of Return 4.00%

Hypothetical Contract Values						Lifetime Income				Legacy	Performance
Month/ Year	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay NH ³	Death Benefit	Annual Return
03 / 2024	Init / 55	200,000	-	187,400	200,000	200,000	0.00%	0	0	200,000	0.00%
03 / 2025	1 / 56	0	0	189,250	200,053	214,000 §	0.00%	0	0	200,053	0.03%
03 / 2026	2 / 57	0	0	188,711	199,479	228,980 §	0.00%	0	0	199,479	-0.29%
03 / 2027	3 / 58	0	0	189,660	198,589	245,009 §	0.00%	0	0	198,589	-0.45%
03 / 2028	4 / 59	0	0	190,261	197,355	262,159 §	0.00%	0	0	197,355	-0.62%
03 / 2029	5 / 60	0	0	190,476	195,748	280,510 §	4.50%	12,622 ¹	25,245	195,748	-0.81%
03 / 2030	6 / 61	0	0	190,261	193,736	300,146 §	4.80%	14,407	28,814	193,736	-1.03%
03 / 2031	7 / 62	0	0	191,286	191,286	321,156 §	5.10%	16,378	32,115	191,286	-1.27%
03 / 2032	8 / 63	0	0	188,361	188,361	343,637 §	5.40%	18,556	34,363	188,361	-1.53%
03 / 2033	9 / 64	0	0	184,922	184,922	367,692 §	5.70%	20,958	36,769	184,922	-1.83%
03 / 2034	10 / 65	0	0	180,927	180,927	367,692	6.00%	22,061	36,769	180,927	-2.16%
Benefit Election Date 3/31/2034 - New Investment Allocation Begins**											
03 / 2035	11 / 66	0	22,061	154,378	154,378	367,692	6.00%	22,061	36,769	154,378	-2.79%
03 / 2036	12 / 67	0	22,061	127,325	127,325	367,692	6.00%	22,061	36,769	127,325	-3.72%
03 / 2037	13 / 68	0	22,061	99,760	99,760	367,692	6.00%	22,061	36,769	99,760	-5.14%
03 / 2038	14 / 69	0	22,061	71,673	71,673	367,692	6.00%	22,061	36,769	71,673	-7.58%
03 / 2039	15 / 70	0	22,061	43,019	43,019	367,692	6.00%	22,061	36,769	43,019	-12.84%
03 / 2040	16 / 71	0	22,061	13,821	13,821	367,692	6.00%	22,061	36,769	13,821	-31.73%
03 / 2040	17 / 71	0	22,061	0	0	367,692	6.00%	22,061	36,769	0	0.00%
Hypothetical Ending Values		\$200,000	\$154,427	0	0	367,692	6.00%	22,061	36,769	0	-2.41%

With the SecurePay Protector withdrawal benefit your Protective® Aspirations Variable Annuity contract, lifetime income payments of \$22,061 will continue for the life of the Covered Person(s). Based on this hypothetical that equates to \$639,769 of total lifetime withdrawals to age 95.

Illustrated Values

Illustrated Values Based on Maximum Contract Charges and Deductions

Hypothetical Gross Rate of Return 0.00%

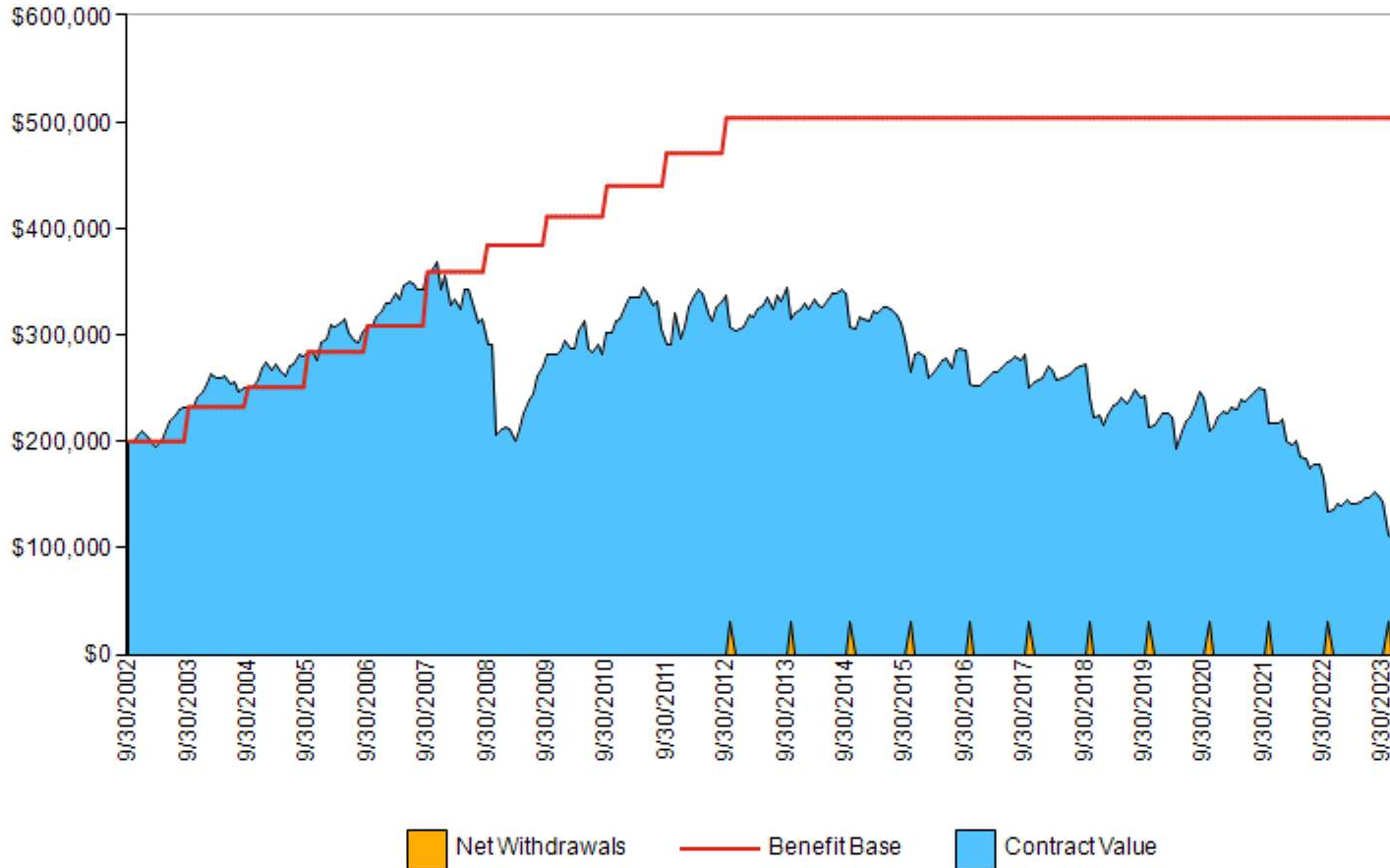
Hypothetical Contract Values						Lifetime Income				Legacy	Performance
Month/ Year	Year / Age °	Purchase Payments	Net WDs	Surrender Value	Contract Value	Benefit Base	Annual WD %	Annual WD Amount ²	SecurePay NH ³	Death Benefit	Annual Return
03 / 2024	Init / 55	200,000	-	187,400	200,000	200,000	0.00%	0	0	200,000	0.00%
03 / 2025	1 / 56	0	0	181,800	192,127	214,000 §	0.00%	0	0	192,127	-3.93%
03 / 2026	2 / 57	0	0	173,983	183,812	228,980 §	0.00%	0	0	183,812	-4.33%
03 / 2027	3 / 58	0	0	167,604	175,372	245,009 §	0.00%	0	0	175,372	-4.59%
03 / 2028	4 / 59	0	0	160,919	166,791	262,159 §	0.00%	0	0	166,791	-4.89%
03 / 2029	5 / 60	0	0	153,906	158,048	280,510 §	4.50%	12,622 ¹	25,245	158,048	-5.24%
03 / 2030	6 / 61	0	0	146,540	149,123	300,146 §	4.80%	14,407	28,814	149,123	-5.65%
03 / 2031	7 / 62	0	0	139,993	139,993	300,146	5.10%	15,307	30,014	139,993	-6.12%
03 / 2032	8 / 63	0	0	131,057	131,057	300,146	5.40%	16,207	30,014	131,057	-6.38%
03 / 2033	9 / 64	0	0	122,308	122,308	300,146	5.70%	17,108	30,014	122,308	-6.67%
03 / 2034	10 / 65	0	0	113,743	113,743	300,146	6.00%	18,008	30,014	113,743	-7.00%
Benefit Election Date 3/31/2034 - New Investment Allocation Begins**											
03 / 2035	11 / 66	0	18,008	87,730	87,730	300,146	6.00%	18,008	30,014	87,730	-8.24%
03 / 2036	12 / 67	0	18,008	62,265	62,265	300,146	6.00%	18,008	30,014	62,265	-10.48%
03 / 2037	13 / 68	0	18,008	37,336	37,336	300,146	6.00%	18,008	30,014	37,336	-15.16%
03 / 2038	14 / 69	0	18,008	12,931	12,931	300,146	6.00%	18,008	30,014	12,931	-31.07%
03 / 2038	15 / 69	0	18,008	0	0	300,146	6.00%	18,008	30,014	0	0.00%
Hypothetical Ending Values		\$200,000	\$90,040	0	0	300,146	6.00%	18,008	30,014	0	-6.92%

With the SecurePay Protector withdrawal benefit your Protective® Aspirations Variable Annuity contract, lifetime income payments of \$18,008 will continue for the life of the Covered Person(s). Based on this hypothetical that equates to \$432,192 of total lifetime withdrawals to age 95.

SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on the Performance of Selected Sub-Accounts and Current Contract Charges and Deductions

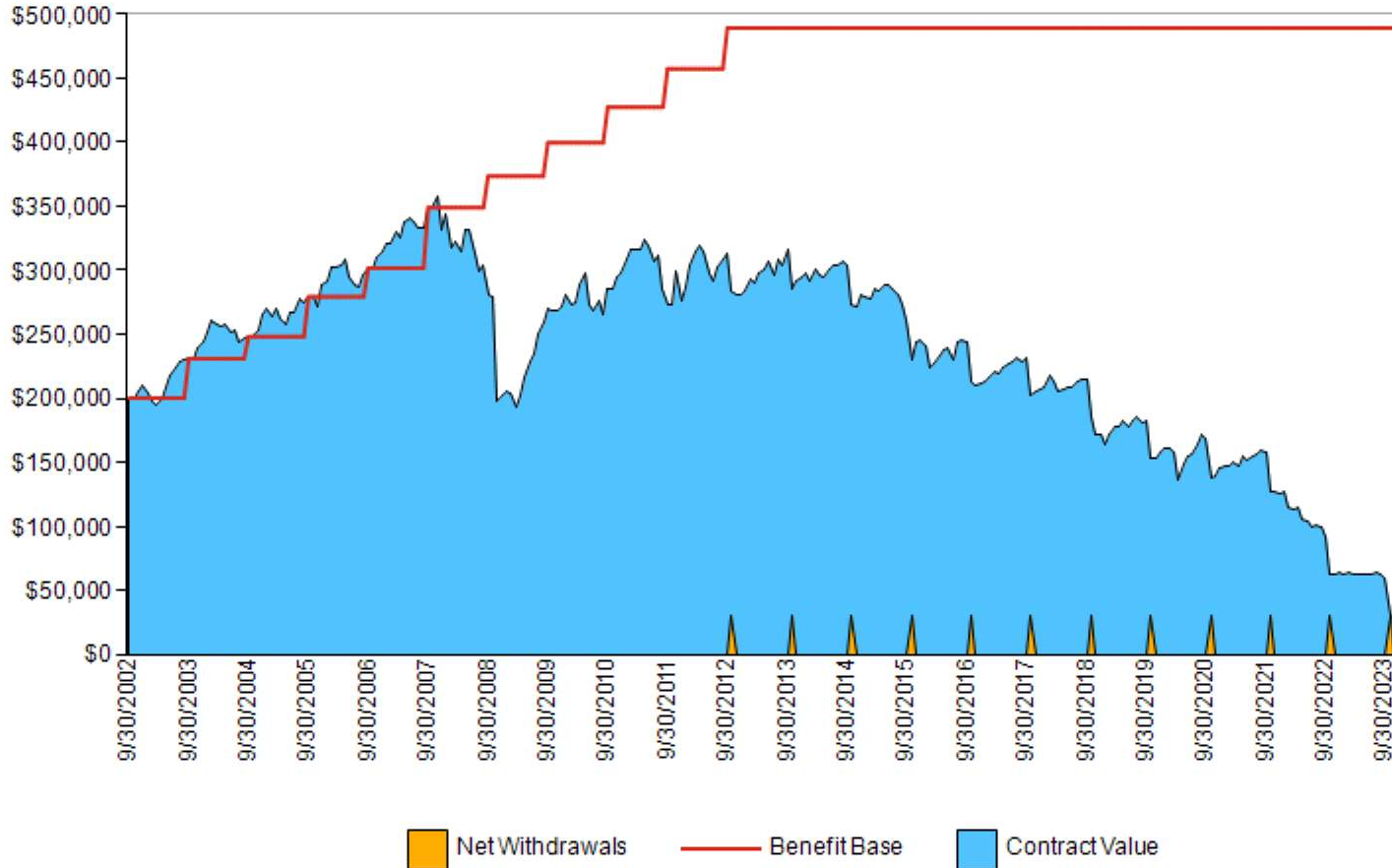


Performance shown is not a guarantee of future results and may not be used to project or predict investment results. Actual performance may be lower or higher than the performance illustrated. The investment return and principal value of a Sub-Account will fluctuate so that a Contract Owner's investment, when redeemed, may be worth more or less than their original cost. This illustration must be preceded or accompanied by a Protective Aspirations Variable Annuity prospectus.

SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on the Performance of Selected Sub-Accounts and Maximum Contract Charges and Deductions

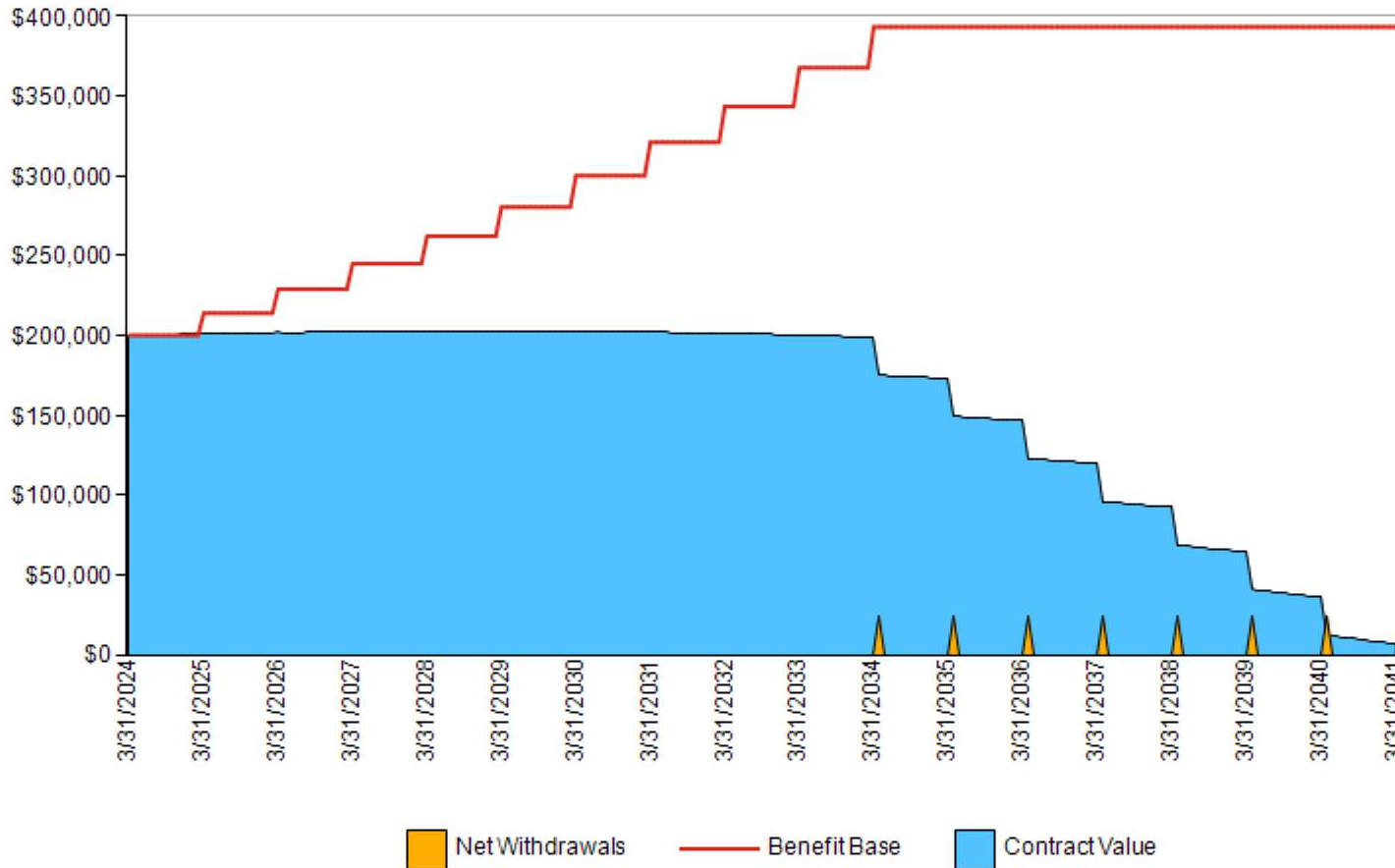


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SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on Current Contract Charges and Deductions
Hypothetical Gross Rate of Return 4.00%

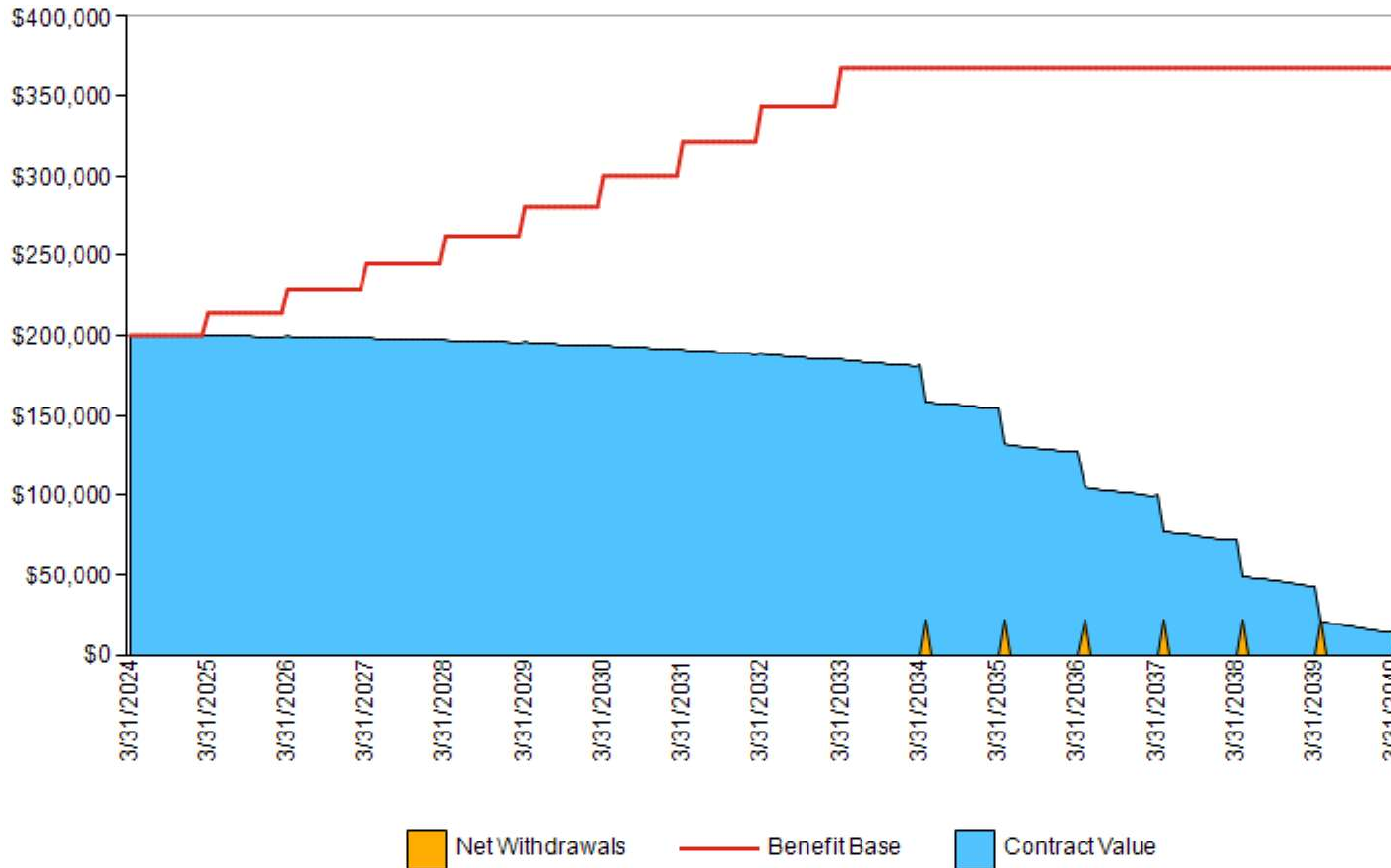


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SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on Maximum Contract Charges and Deductions
Hypothetical Gross Rate of Return 4.00%

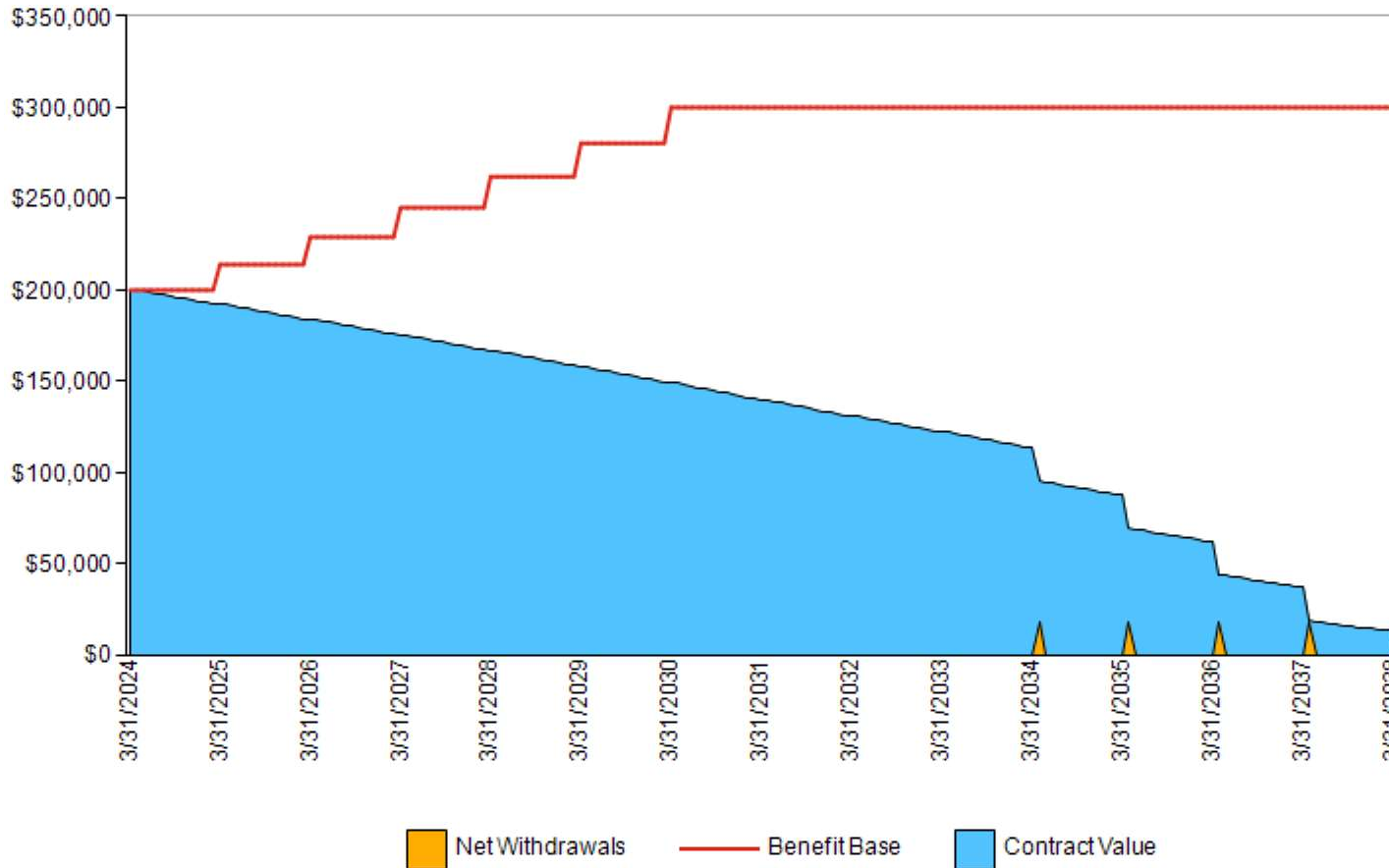


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SecurePay Withdrawal Benefit

SecurePay Withdrawal Benefit

Illustrated Values Based on Maximum Contract Charges and Deductions
Hypothetical Gross Rate of Return 0.00%



Performance shown is not a guarantee of future results and may not be used to project or predict investment results. Actual performance may be lower or higher than the performance illustrated. The investment return and principal value of a Sub-Account will fluctuate so that a Contract Owner's investment, when redeemed, may be worth more or less than their original cost. This illustration must be preceded or accompanied by a Protective Aspirations Variable Annuity prospectus.

Asset Allocation and Portfolio Performance - Before Benefit Election Date

Growth Focus†		Non-Standardized Investment Performance as of 2/29/2024						
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Inception Date of Fund's Oldest Share Class*	1 Year	3 Year	5 Year	10 Year	Since Inception
AB VPS Large Cap Growth Class B	10.00%	0.90%/0.0900%	6/26/1992	41.27%	10.46%	15.69%	14.24%	9.82%
American Funds® IS Global Growth Fund	15.00%	0.91%/0.1365%	4/30/1997	23.51%	2.32%	10.92%	8.67%	8.59%
American Funds® IS Growth Fund	5.00%	0.84%/0.0420%	4/30/1997	37.41%	6.78%	16.49%	13.47%	11.75%
Fidelity VIP Balanced Service Class 2	10.00%	0.72%/0.0720%	1/3/1995	20.53%	5.05%	9.88%	7.77%	6.39%
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.0900%	1/27/1992	14.82%	8.94%	10.71%	9.40%	8.47%
Franklin Small Cap Value Fund VIP Class 2	5.00%	0.91%/0.0455%	4/30/1998	4.08%	2.99%	6.89%	5.84%	6.57%
Invesco VI Conservative Balanced II	5.00%	0.92%/0.0460%	2/9/1987	11.15%	0.14%	4.71%	3.73%	5.24%
Invesco VI Main Street Small Cap II	5.00%	1.12%/0.0560%	5/1/1998	10.46%	2.64%	8.69%	7.24%	7.13%
Janus Henderson VIT Balanced Portfolio Service Class	5.00%	0.86%/0.0430%	9/13/1993	16.67%	4.34%	7.64%	6.77%	8.16%
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.0400%	5/1/1997	41.86%	6.17%	14.45%	13.00%	10.81%
Janus Henderson VIT Global Overseas Portfolio Service Class	5.00%	1.14%/0.0570%	5/2/1994	7.53%	2.70%	8.09%	2.76%	6.82%
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.0485%	1/18/2000	54.52%	6.86%	17.82%	16.83%	5.24%
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.0890%	12/3/2001	4.86%	-2.80%	1.00%	2.02%	4.72%
T. Rowe Price Blue Chip Growth Portfolio II	5.00%	1.00%/0.0500%	12/29/2000	52.89%	4.72%	11.36%	11.54%	7.14%
100%		0.91% Weighted Average Fund Expense						

Asset Allocation and Portfolio Performance - Before Benefit Election Date

Growth Focus‡									Non-Standardized Investment Performance including Surrender Charges as of 2/29/2024								
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Inception Date of Fund's Oldest Share Class*	1 Year	3 Year	5 Year	10 Year	Since Inception									
AB VPS Large Cap Growth Class B	10.00%	0.90%/0.0900%	6/26/1992	29.33%	4.73%	11.92%	11.49%	8.29%									
American Funds® IS Global Growth Fund	15.00%	0.91%/0.1365%	4/30/1997	12.19%	-3.75%	7.08%	5.42%	6.69%									
American Funds® IS Growth Fund	5.00%	0.84%/0.0420%	4/30/1997	25.60%	0.84%	12.86%	10.55%	10.82%									
Fidelity VIP Balanced Service Class 2	10.00%	0.72%/0.0720%	1/3/1995	9.31%	-0.72%	5.92%	4.48%	3.82%									
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.0900%	1/27/1992	3.80%	3.48%	6.72%	6.25%	6.55%									
Franklin Small Cap Value Fund VIP Class 2	5.00%	0.91%/0.0455%	4/30/1998	-6.56%	-2.65%	2.72%	2.31%	3.60%									
Invesco VI Conservative Balanced II	5.00%	0.92%/0.0460%	2/9/1987	0.26%	-5.81%	0.51%	0.12%	3.47%									
Invesco VI Main Street Small Cap II	5.00%	1.12%/0.0560%	5/1/1998	-0.40%	-3.16%	4.65%	3.88%	4.20%									
Janus Henderson VIT Balanced Portfolio Service Class	5.00%	0.86%/0.0430%	9/13/1993	5.58%	-1.40%	3.55%	3.43%	6.57%									
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.0400%	5/1/1997	29.90%	0.17%	10.71%	10.15%	9.31%									
Janus Henderson VIT Global Overseas Portfolio Service Class	5.00%	1.14%/0.0570%	5/2/1994	-3.24%	-3.07%	4.07%	-1.86%	5.25%									
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.0485%	1/18/2000	42.11%	0.63%	14.22%	14.18%	N/A									
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.0890%	12/3/2001	-5.81%	-8.89%	-3.49%	-1.68%	1.94%									
T. Rowe Price Blue Chip Growth Portfolio II	5.00%	1.00%/0.0500%	12/29/2000	40.54%	-1.57%	7.30%	8.60%	2.10%									
100%		0.91% Weighted Average Fund Expense															

Asset Allocation and Portfolio Performance - Before Benefit Election Date

Growth Focus†								
Standardized Investment Performance as of 12/31/2023								
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Sub-Account Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
AB VPS Large Cap Growth Class B	10.00%	0.90%/0.0900%	5/1/2021	21.52%	21.52%	N/A	N/A	1.94%
American Funds® IS Global Growth Fund	15.00%	0.91%/0.1365%	8/3/2015	9.60%	9.60%	8.53%	N/A	4.84%
American Funds® IS Growth Fund	5.00%	0.84%/0.0420%	8/3/2015	24.71%	24.71%	13.62%	N/A	10.48%
Fidelity VIP Balanced Service Class 2	10.00%	0.72%/0.0720%	5/1/2021	8.59%	8.59%	N/A	N/A	-2.40%
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.0900%	5/1/2006	-0.14%	-0.14%	8.82%	5.79%	N/A
Franklin Small Cap Value Fund VIP Class 2	5.00%	0.91%/0.0455%	11/2/2009	0.50%	0.50%	5.94%	2.22%	N/A
Invesco VI Conservative Balanced II	5.00%	0.92%/0.0460%	5/1/2021	0.08%	0.08%	N/A	N/A	-6.88%
Invesco VI Main Street Small Cap II	5.00%	1.12%/0.0560%	5/1/2021	5.34%	5.34%	N/A	N/A	-4.28%
Janus Henderson VIT Balanced Portfolio Service Class	5.00%	0.86%/0.0430%	5/2/2022	2.78%	2.78%	N/A	N/A	-4.04%
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.0400%	5/2/2022	26.16%	26.16%	N/A	N/A	1.44%
Janus Henderson VIT Global Overseas Portfolio Service Class	5.00%	1.14%/0.0570%	5/2/2022	-1.56%	-1.56%	N/A	N/A	-2.34%
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.0485%	5/2/2022	40.10%	40.10%	N/A	N/A	8.30%
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.0890%	5/1/2002	-5.41%	-5.41%	-2.40%	-1.36%	N/A
T. Rowe Price Blue Chip Growth Portfolio II	5.00%	1.00%/0.0500%	5/1/2021	35.03%	35.03%	N/A	N/A	-4.80%
100%	0.91% Weighted Average Fund Expense							

Asset Allocation and Portfolio Performance - After Benefit Election Date

Balanced Toward Growth†		Non-Standardized Investment Performance as of 2/29/2024						
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Inception Date of Fund's Oldest Share Class*	1 Year	3 Year	5 Year	10 Year	Since Inception
AB VPS Large Cap Growth Class B	5.00%	0.90%/0.045%	6/26/1992	41.27%	10.46%	15.69%	14.24%	9.82%
American Funds® IS Global Growth Fund	10.00%	0.91%/0.091%	4/30/1997	23.51%	2.32%	10.92%	8.67%	8.59%
American Funds® IS Growth Fund	5.00%	0.84%/0.042%	4/30/1997	37.41%	6.78%	16.49%	13.47%	11.75%
BlackRock Global Allocation V.I. III	5.00%	1.01%/0.051%	2/28/1992	12.42%	-0.43%	5.36%	3.57%	5.45%
Columbia VP Strategic Income 2	5.00%	0.93%/0.047%	7/5/1994	6.37%	-2.25%	0.93%	1.54%	4.30%
Fidelity VIP Balanced Service Class 2	5.00%	0.72%/0.036%	1/3/1995	20.53%	5.05%	9.88%	7.77%	6.39%
Fidelity VIP Investment Grade Bond Portfolio Service Class 2	5.00%	0.65%/0.033%	12/5/1988	2.19%	-4.05%	-0.09%	0.51%	3.73%
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.090%	1/27/1992	14.82%	8.94%	10.71%	9.40%	8.47%
Invesco VI Conservative Balanced II	5.00%	0.92%/0.046%	2/9/1987	11.15%	0.14%	4.71%	3.73%	5.24%
Janus Henderson VIT Balanced Portfolio Service Class	15.00%	0.86%/0.129%	9/13/1993	16.67%	4.34%	7.64%	6.77%	8.16%
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.040%	5/1/1997	41.86%	6.17%	14.45%	13.00%	10.81%
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.049%	1/18/2000	54.52%	6.86%	17.82%	16.83%	5.24%
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.089%	12/3/2001	4.86%	-2.80%	1.00%	2.02%	4.72%
PIMCO VIT Short-Term Portfolio Advisor	5.00%	0.71%/0.036%	4/28/2000	4.77%	0.92%	0.88%	0.67%	1.34%
T. Rowe Price Health Sciences Portfolio II	5.00%	1.19%/0.060%	12/29/2000	12.30%	1.00%	7.96%	9.08%	9.34%
100%		0.88% Weighted Average Fund Expense						

Asset Allocation and Portfolio Performance - After Benefit Election Date

Balanced Toward Growth‡		Non-Standardized Investment Performance including Surrender Charges as of 2/29/2024						
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Inception Date of Fund's Oldest Share Class*	1 Year	3 Year	5 Year	10 Year	Since Inception
AB VPS Large Cap Growth Class B	5.00%	0.90%/0.045%	6/26/1992	29.33%	4.73%	11.92%	11.49%	8.29%
American Funds® IS Global Growth Fund	10.00%	0.91%/0.091%	4/30/1997	12.19%	-3.75%	7.08%	5.42%	6.69%
American Funds® IS Growth Fund	5.00%	0.84%/0.042%	4/30/1997	25.60%	0.84%	12.86%	10.55%	10.82%
BlackRock Global Allocation V.I. III	5.00%	1.01%/0.051%	2/28/1992	1.48%	-6.47%	1.18%	-0.21%	3.09%
Columbia VP Strategic Income 2	5.00%	0.93%/0.047%	7/5/1994	-4.36%	-8.34%	-3.62%	-2.32%	1.70%
Fidelity VIP Balanced Service Class 2	5.00%	0.72%/0.036%	1/3/1995	9.31%	-0.72%	5.92%	4.48%	3.82%
Fidelity VIP Investment Grade Bond Portfolio Service Class 2	5.00%	0.65%/0.033%	12/5/1988	-8.38%	-10.18%	-4.59%	-3.40%	1.27%
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.090%	1/27/1992	3.80%	3.48%	6.72%	6.25%	6.55%
Invesco VI Conservative Balanced II	5.00%	0.92%/0.046%	2/9/1987	0.26%	-5.81%	0.51%	0.12%	3.47%
Janus Henderson VIT Balanced Portfolio Service Class	15.00%	0.86%/0.129%	9/13/1993	5.58%	-1.40%	3.55%	3.43%	6.57%
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.040%	5/1/1997	29.90%	0.17%	10.71%	10.15%	9.31%
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.049%	1/18/2000	42.11%	0.63%	14.22%	14.18%	N/A
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.089%	12/3/2001	-5.81%	-8.89%	-3.49%	-1.68%	1.94%
PIMCO VIT Short-Term Portfolio Advisor	5.00%	0.71%/0.036%	4/28/2000	-5.89%	-4.96%	-3.83%	-3.51%	-3.67%
T. Rowe Price Health Sciences Portfolio II	5.00%	1.19%/0.060%	12/29/2000	1.37%	-4.99%	3.94%	6.19%	6.10%
100%		0.88% Weighted Average Fund Expense						

Asset Allocation and Portfolio Performance - After Benefit Election Date

Balanced Toward Growth†		Standardized Investment Performance as of 12/31/2023						
Investment Option	Allocation	Fund Expense / Weighted Fund Expense	Sub-Account Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
AB VPS Large Cap Growth Class B	5.00%	0.90%/0.0450%	5/1/2021	21.52%	21.52%	N/A	N/A	1.94%
American Funds® IS Global Growth Fund	10.00%	0.91%/0.0910%	8/3/2015	9.60%	9.60%	8.53%	N/A	4.84%
American Funds® IS Growth Fund	5.00%	0.84%/0.0420%	8/3/2015	24.71%	24.71%	13.62%	N/A	10.48%
BlackRock Global Allocation V.I. III	5.00%	1.01%/0.0505%	5/1/2021	0.26%	0.26%	N/A	N/A	-7.52%
Columbia VP Strategic Income 2	5.00%	0.93%/0.0465%	5/1/2021	-2.88%	-2.88%	N/A	N/A	-8.58%
Fidelity VIP Balanced Service Class 2	5.00%	0.72%/0.0360%	5/1/2021	8.59%	8.59%	N/A	N/A	-2.40%
Fidelity VIP Investment Grade Bond Portfolio Service Class 2	5.00%	0.65%/0.0325%	2/2/2004	-5.93%	-5.93%	-3.94%	-2.98%	N/A
Franklin Rising Dividends VIP Fund Class 2	10.00%	0.90%/0.0900%	5/1/2006	-0.14%	-0.14%	8.82%	5.79%	N/A
Invesco VI Conservative Balanced II	5.00%	0.92%/0.0460%	5/1/2021	0.08%	0.08%	N/A	N/A	-6.88%
Janus Henderson VIT Balanced Portfolio Service Class	15.00%	0.86%/0.1290%	5/2/2022	2.78%	2.78%	N/A	N/A	-4.04%
Janus Henderson VIT Forty Portfolio Service Class	5.00%	0.80%/0.0400%	5/2/2022	26.16%	26.16%	N/A	N/A	1.44%
Janus Henderson VIT Global Technology & Innovation Portfolio Service Class	5.00%	0.97%/0.0485%	5/2/2022	40.10%	40.10%	N/A	N/A	8.30%
Lord Abbett Series Fund, Inc. Bond Debenture Portfolio VC	10.00%	0.89%/0.0890%	5/1/2002	-5.41%	-5.41%	-2.40%	-1.36%	N/A
PIMCO VIT Short-Term Portfolio Advisor	5.00%	0.71%/0.0355%	11/2/2009	-6.12%	-6.12%	-3.88%	-3.61%	N/A
T. Rowe Price Health Sciences Portfolio II	5.00%	1.19%/0.0595%	5/1/2021	-9.09%	-9.09%	N/A	N/A	-6.06%
100%		0.88% Weighted Average Fund Expense						

Asset Allocation and Portfolio Performance - Disclosures

Non-Standardized Investment Performance

Non-Standardized Returns show the performance and fees of the underlying fund, deductions for the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), and administrative charge (deducted daily as a percentage of daily Subaccount net assets). The returns are calculated over the time period shown, regardless of whether the fund was available as an investment option under the contract during that period. Performance predating inclusion in the product is hypothetical. Non-Standardized Returns do not reflect any optional benefits selected. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown.

Non-Standardized Investment Performance (Including withdrawal charges)

Non-Standardized Returns including withdrawal charges show the performance and fees of the underlying fund, deductions for the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), administrative charge (deducted daily as a percentage of daily Subaccount net assets) and withdrawal charges based on the years displayed. The returns are calculated over the time period shown, regardless of whether the fund was available as an investment option under the contract during that period. Performance predating inclusion in the product is hypothetical. Non-Standardized Returns do not reflect any optional benefits selected. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown.

Fund Performances in the above table are provided by Morningstar. Please see the <https://finpro.protective.com/doing-business/tools/fund-information-and-performance> for more information.

Standardized Investment Performance (maximum charges with full withdrawal)

The Standardized Returns reflect the deduction of all recurring fees and charges of the underlying fund and the variable contract. Variable contract fees and charges reflected in the Standardized Returns include the mortality and expense risk charge (deducted daily as a percentage of daily Subaccount net assets), administrative charge (deducted daily as a percentage of daily Subaccount net assets). Charges for optional benefits are not reflected in the Standardized Returns. If these charges were reflected, the returns shown would be reduced. The returns are calculated from the date the fund was first available as an investment option under the contract, shown in the Subaccount Inception Date column. The returns are from the Subaccount Inception Date through the end of the prior quarter. Returns shown represent past performance and do not guarantee future results. Returns and values will fluctuate. The contract value may be worth more or less than the original investment and the actual returns may be lower or higher than the returns shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost and current performance may be lower or higher than the performance data quoted.

Each portfolio of the American Funds offers different classes of shares. Each class has different expenses. The Protective Aspirations Variable Annuity offers Class 4 shares of the portfolios. This illustration uses performance information for Class 4 shares of each portfolio of the American Funds following the inception date of the Class 4 shares on December 14, 2012. For periods prior to December 14, 2012, the illustration uses performance information for the Class 2 shares of the same portfolio of the American Funds. Because Class 2 shares of the portfolios have expenses that are different from the expenses of the Class 4 shares, the performance information of the Class 2 shares has been restated to reflect the expenses of the Class 4 shares.

This performance data represents past performance. Past performance is no guarantee of future results. Current performance may be lower or higher than performance shown. Performance current to the end of the most recent month may be obtained by visiting www.protective.com.

Weighted Average Annual Fund Expense

The total Weighted Average Annual Fund Expense Charge of 0.9055% is based on the expenses of the fund(s) underlying the Sub-Account allocations listed above, net of any reimbursements by the fund manager as of December 31, 2023. Allocations may be changed at any time by written notice to Protective Life Insurance Company, although to purchase and maintain in effect the SecurePay Withdrawal Benefit, certain allocation restrictions must be observed. Please refer to a current prospectus for the variable annuity for details.

‡ Protective is not registered as an investment advisor and is not providing investment advice by making the Allocation Portfolios available.

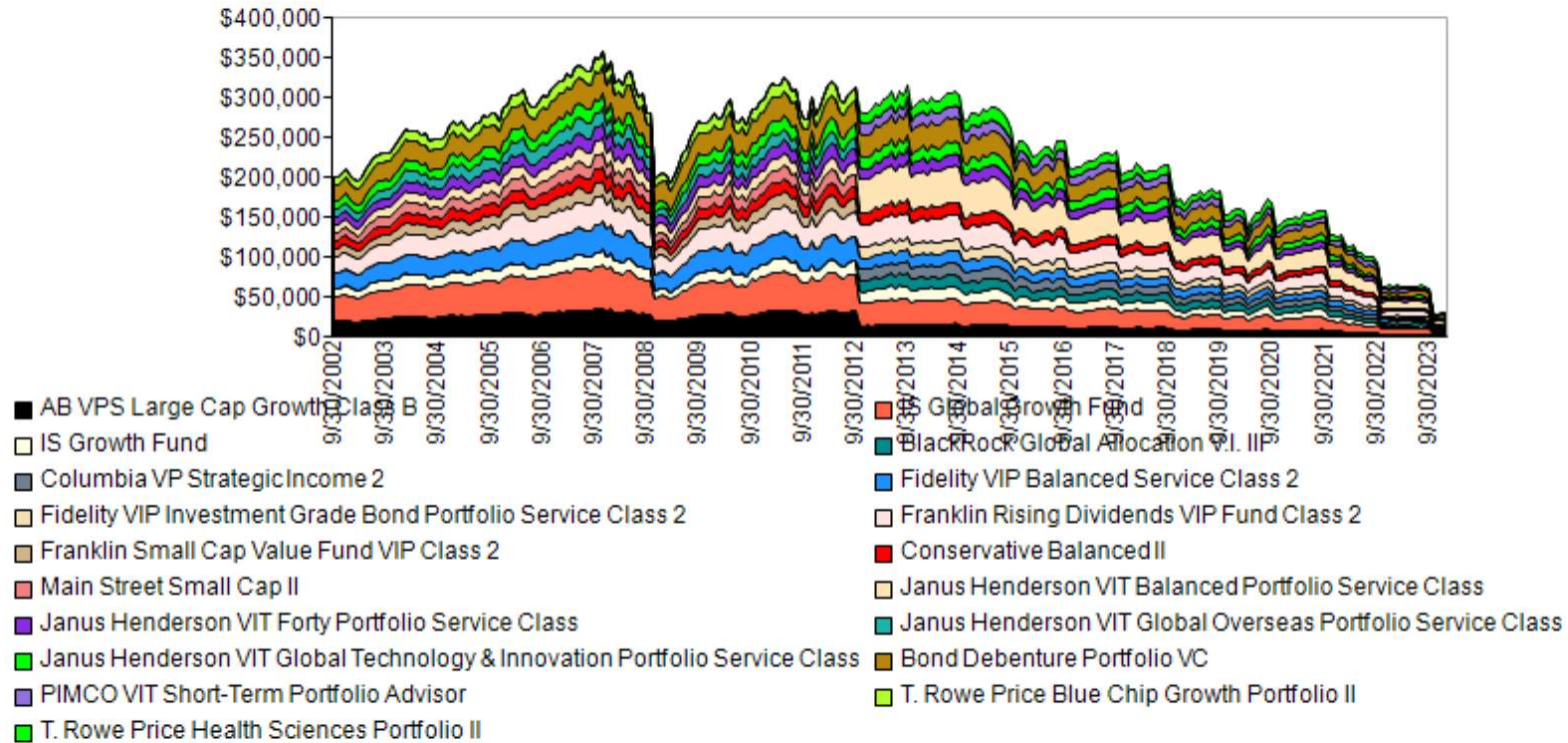
Asset Allocation and Portfolio Performance - Disclosures

The fund allocation shown includes a Money Market and/or Bond fund. While the system allows illustrations at a hypothetical rate of return up to 12%, you should determine the appropriateness of an illustrated rate of return in light of the Sub-Accounts selected.

Sub-Account Level Graph

Sub-Account Level Graph

Illustrated Values Based on the Performance of Selected Sub-Accounts and Maximum Contract Charges and Deductions



Sub-Account Level Graph

The Sub-Account Values are net of all underlying fund and variable annuity fees and charges that would have been assessed during the periods shown, including underlying fund management fees and expenses, the Mortality & Expense Risk Charge of 1.10%, and the Administration Charge of 0.10%. Additional information about fees and charges can be found in the Glossary of Terms section of this illustration. For complete details and explanations regarding fees and charges, please see the variable annuity prospectus.

Each portfolio of the American Funds offers different classes of shares. Each class has different expenses. The Protective Aspirations Variable Annuity offers Class 4 shares of the portfolios. The Sub-Account Values for sub-accounts offering portfolio(s) of the American Funds are determined by using the performance information for Class 4 shares of each portfolio of the American Funds following the inception date of the Class 4 shares on December 14, 2012. For periods prior to December 14, 2012, the illustration uses performance information for the Class 2 shares of the same portfolio of the American Funds. Because Class 2 shares of the portfolios have expenses that are different from the expenses of the Class 4 shares, the performance information of the Class 2 shares has been restated to reflect the expenses of the Class 4 shares.

An investment in any of the Sub-Accounts is subject to market risk and loss of principal. The investment return and principal value of an investment in any of the Sub-Accounts will fluctuate, so that an investor's units, when redeemed, may be worth more or less than their original cost.

Performance shown is not a guarantee of future results and may not be used to project or predict investment results. Actual performance may be lower or higher than the performance illustrated. The investment return and principal value of a Sub-Account will fluctuate so that a Contract Owner's investment, when redeemed, may be worth more or less than their original cost. This illustration must be preceded or accompanied by a Protective Aspirations Variable Annuity prospectus.

Disclosures, References and Footnotes

You must annuitize the variable annuity no later than the oldest Owner's or Annuitant's 95th birthday. For more information regarding Annuity Options, please see the contract prospectus.

° Indicates the Owner's age at the beginning of the Contract year.

¹ SecurePay Rider Effective Date is 9/30/2002.

² Prior to the Benefit Election Date, the Annual Withdrawal Amount represents the maximum amount of SecurePay Withdrawals permitted each Contract year after the rider effective date if Benefit Election had been made at that time. On and after the Benefit Election Date, the Annual Withdrawal Amount is the maximum amount of SecurePay Withdrawals permitted each Contract year. The Annual Withdrawal Amount is based on the Single Life Coverage option. Withdrawals taken before the Benefit Election Date would not be SecurePay Withdrawals and would reduce the Benefit Base. Please refer to the SecurePay Protector section of the Glossary of Terms for information about choosing a Benefit Election Date.

³ The Contract Value, surrender value, and Death Benefit shown in this illustration would be less if the full SecurePay NH benefit had been withdrawn. You must satisfy certain conditions to be eligible for SecurePay NH. For more information, please refer to the SecurePay Nursing Home Enhancement section of the Glossary of Terms.

§ The SecurePay Benefit Base has been increased due to the compounding roll-up feature. Your Annual Withdrawal Amount has also increased and is locked in for life.

+ The SecurePay Benefit Base has been increased to equal the SecurePay Anniversary Value. Your Annual Withdrawal Amount has also increased and is locked in for life.

** This illustration assumes a Benefit Election Date of 9/30/2012 with Single Life Coverage. The illustrated Maximum Withdrawal Percentage is 6.00%. Results would differ if another Benefit Election Date had been chosen.

The values shown above are after any Purchase Payments have been made, but prior to any withdrawals, charges and fees. This is shown for the purposes of calculating the available income under the selected living benefit rider for the upcoming year.

Charges include the declining Contingent Deferred Sales Charge (Surrender Charge) of 7, 6, 6, 5, 4, 3, 2, 0% as applicable, and the SecurePay Fee of 1.40% (current) or 2.00% (maximum) as applicable, and any applicable annual Contract Maintenance Fee. The tables and charts in this illustration do not reflect the deduction of any premium tax charge.

SecurePay Protector

SecurePay Protector

SecurePay Protector is an optional protected lifetime income benefit that can add protection and security to your retirement planning by providing enhanced benefit base growth opportunities and guaranteed income.

Key features of the SecurePay Protector benefit include:

- 7.0% compounding annual roll-up to optimize your Benefit Base growth
- Annual step-ups can capture positive market performance and grow your Benefit Base
- Age-based withdrawal rates provide protected lifetime income
- Choose single or joint withdrawals when income starts
- SecurePay Reserve - offers the flexibility to take lower amounts when less income is required, then rollover up to 3x your annual withdrawal amounts into your future income.
- SecurePay Nursing Home - increase withdrawal percentage up to 10% for up to 5 years as a result of a 90-day nursing home stay.
- Available ages 55-85

Withdrawal rates as of 10/3/2022

Benefit Election Age	Single	Joint
59 1/2 - 60	4.50%	4.00%
61	4.80%	4.30%
62	5.10%	4.60%
63	5.40%	4.90%
64	5.70%	5.20%
65	6.00%	5.50%
66	6.05%	5.55%
67	6.10%	5.60%
68	6.15%	5.65%

Benefit Election Age	Single	Joint
69	6.20%	5.70%
70	6.25%	5.75%
71	6.30%	5.80%
72	6.35%	5.85%
73	6.40%	5.90%
74	6.45%	5.95%
75	6.50%	6.00%
76	6.55%	6.05%
77	6.60%	6.10%

Benefit Election Age	Single	Joint
78	6.65%	6.15%
79	6.70%	6.20%
80	6.75%	6.25%
81	6.80%	6.30%
82	6.85%	6.35%
83	6.90%	6.40%
84	6.95%	6.45%
85	7.00%	6.50%
86	7.05%	6.55%

Benefit Election Age	Single	Joint
87	7.10%	6.60%
88	7.15%	6.65%
89	7.20%	6.70%
90	7.25%	6.75%
91	7.25%	6.75%
92	7.25%	6.75%
93	7.25%	6.75%
94	7.25%	6.75%
95	7.25%	6.75%

The SecurePay Protector rider guarantees annual withdrawals after the rider effective date, called SecurePay Withdrawals, which are based upon the value of the Benefit Base plus a compounding "roll-up" feature that will increase the Benefit Base by 7.00% each Contract Anniversary during a specified period, provided the Contract Value is at least half of the Benefit Base. Withdrawals cannot take place prior to age 59 1/2. Pre-benefit election withdrawals and Excess Withdrawals will reduce the Benefit Base, thus reducing the amount of your guaranteed annual withdrawals. Withdrawals may be made over the lifetime of persons designated under the rider, provided the rider's requirements are satisfied. The SecurePay rider may be purchased at Contract issue for an additional fee of 1.40%.

The conditions and procedures for purchasing the SecurePay Protector rider, beginning guaranteed withdrawals after the rider effective date, and determining the amount of the guaranteed withdrawals along with complete details including fees, charges, and limitations are found in the prospectus.

Glossary of Terms

Benefit Base

The amount determined according to the terms of this rider and used to calculate the Annual Withdrawal Amount and the annualized fee that is charged monthly.

Contract

The Protective Aspirations Variable Annuity, a flexible premium, deferred, variable and fixed annuity contract.

Contract Anniversary

The same month and day as the Issue Date in each subsequent year of the Contract.

Contract Owner

The person or persons who own the Contract and are entitled to exercise all rights and privileges provided in the Contract.

Contract Value

Before the Annuity Date, the sum of the Variable Account value and the Guaranteed Account value.

Death Benefit

A Death Benefit, less any applicable premium tax, will be payable to the Beneficiary if any Owner dies prior to the Annuity Commencement Date while the Contract is in force.

Fees and Charges

Except as otherwise indicated, the tables and charts in this illustration that show Sub-Account performance information, Contract Values and/or surrender values reflect the deduction of the investment management fees and charges for the funds underlying the Sub-Accounts that have been selected, and the variable annuity contract fees, including the Mortality & Expense Risk Charge of 1.10%, the Administration Charge of 0.10%, the declining Contingent Deferred Sales Charge (Surrender Charge) of 7, 6, 6, 5, 4, 3, 2, 0% as applicable, and the SecurePay Fee of 1.40% (current) or 2.00% (maximum) as applicable, and any applicable annual Contract Maintenance Fee. The tables and charts in this illustration do not reflect the deduction of any premium tax charge.

Guaranteed Account

The Fixed Account, the DCA Accounts and any other Investment Option we may offer with interest rate guarantees.

Net Rate of Return

The Net Rate of Return column reflects the implied rate of growth for your contract during the specified time period.

Portfolio Rebalancing

Portfolio rebalancing allows periodic transfers to specified Sub-Accounts from the Variable Account value to achieve a particular percentage allocation among the specified Sub-Accounts. Portfolio rebalancing may be elected to occur on the 1st through 28th day of a month on either a quarterly, semi-annual or annual basis. If the day is not selected, transfers will occur on the same day of the month as the Contract Anniversary, or on the 28th day of the month if the Contract Anniversary occurs on the 29th, 30th or 31st day of the month. There is no charge for portfolio rebalancing. For this illustration, an annual portfolio rebalancing has been illustrated.

SecurePay Nursing Home Enhancement

SecurePay NH provides an increased annual withdrawal amount, for a maximum aggregate of 5 Contract years, to help pay for extra expenses that arise when confined to a qualified nursing care facility for 90 consecutive days immediately preceding application for SecurePay NH. To qualify you must be unable to perform two out of six activities of daily living, and have not been in a nursing home one year before and after purchasing the SecurePay rider. This benefit is available at no additional charge with the purchase of the SecurePay rider. Please see the prospectus for more information about qualifying for the benefit and how the increased annual withdrawal percentage is determined.

Sub-Account

A separate division of the Variable Account.

Surrender Charge

Purchase Payments withdrawn in excess of the Surrender Charge-free withdrawal amount will be subject to a declining Surrender Charge on a first-in, first-out basis.

Year	1	2	3	4	5	6	7	8
Surrender Charge	7%	6%	6%	5%	4%	3%	2%	0%

Variable Account

The Protective Variable Annuity Separate Account, a separate investment account of Protective.

Glossary of Terms

Withdrawals

Withdrawals of taxable amounts will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. Early withdrawals will reduce the Death Benefit, Contract Value, and any optional benefits. This penalty along with other income taxes is not reflected in the illustration.

Product Disclosure

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN and its affiliates. Variable products distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and principal underwriter of registered products issued by PLICO, its affiliate. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective does not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client. Please consult with your financial professional, attorney or tax advisor as needed.

Annuities are long-term investments intended for retirement planning.

Variable annuities involve the risk of investing in underlying investment options, including market risk and loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers for underlying investment options. Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 ½. Withdrawals have the effect of reducing any Death Benefit and cash surrender value. There can be no assurance that the stated objectives and policies of any of the funds/portfolios will be achieved. An investment in the Sub-Accounts is subject to market risk and loss of principal.

Protective Aspirations Variable Annuity is a flexible premium deferred variable and fixed annuity contract issued under form VDA-P-2006 (and state variations thereof). SecurePay Protector benefits are provided by form number VDA-P-6061. Contract features and availability may vary by state. Additional endorsements may apply, and optional riders may be available. Please check with your financial professional for updates and availability.

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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.

This is not a complete description of the annuity. This illustration must be preceded or accompanied by a prospectus for the annuity.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a variable annuity, any optional protected lifetime income benefit and its 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 prospectuses carefully before investing. For electronic access to the annuity and fund prospectuses, please visit ["https://protective.onlineprospectus.net/protective/ProtectiveAspirations/index.html"](https://protective.onlineprospectus.net/protective/ProtectiveAspirations/index.html). Prospectuses may be obtained by contacting Protective at (800) 456-6330.

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