



Protective® Income Creator fixed annuity

# Determining your guaranteed lifetime income potential

Use these tables to match your age at contract issue with years elapsed since purchase to determine your lifetime income payment or premium.

To calculate your income, use the following formula:

$$\frac{\text{Net premiums} \times \text{Your withdrawal percentage}}{\text{Lifetime income payment}}$$

To calculate your premium, use the following formula:

$$\frac{\text{Lifetime income payment}}{\text{Your withdrawal percentage}} = \text{Premium}$$

## Lifetime income benefit annual withdrawal percentages (single-life option) effective 2/17/2025

Years elapsed (between contract issue and benefit election*)	Age at contract issue																				
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
0				6.35%	6.45%	6.60%	6.70%	6.80%	6.90%	7.00%	7.05%	7.15%	7.30%	7.50%	7.70%	8.00%	8.10%	8.20%	8.30%	8.40%	8.50%
1			6.80%	6.90%	7.00%	7.10%	7.25%	7.35%	7.45%	7.60%	7.70%	7.85%	7.95%	8.05%	8.35%	8.65%	8.80%	8.90%	9.00%	9.15%	9.25%
2		7.20%	7.30%	7.40%	7.55%	7.65%	7.75%	7.90%	8.10%	8.20%	8.30%	8.40%	8.55%	8.70%	8.80%	9.15%	9.35%	9.50%	9.60%	9.70%	9.85%
3	7.55%	7.70%	7.85%	7.95%	8.05%	8.20%	8.35%	8.50%	8.65%	8.80%	8.90%	9.00%	9.15%	9.25%	9.40%	9.55%	9.70%	9.85%	9.95%	10.10%	10.20%
4	8.05%	8.20%	8.35%	8.50%	8.60%	8.75%	9.00%	9.10%	9.25%	9.30%	9.45%	9.65%	9.75%	9.85%	10.05%	10.20%	10.35%	10.50%	10.65%	10.75%	10.90%
5	8.55%	8.70%	8.85%	9.00%	9.15%	9.45%	9.55%	9.70%	9.75%	9.90%	10.05%	10.25%	10.40%	10.50%	10.70%	10.80%	10.95%	11.10%	11.25%	11.40%	11.55%
6	9.10%	9.20%	9.35%	9.50%	9.65%	9.85%	9.95%	10.10%	10.25%	10.40%	10.65%	10.80%	11.00%	11.20%	11.40%	11.50%	11.70%	11.85%	12.00%	12.15%	12.20%
7	9.60%	9.70%	9.85%	10.00%	10.20%	10.35%	10.50%	10.65%	10.85%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.30%	12.50%	12.65%	12.75%	12.95%
8	10.05%	10.25%	10.45%	10.65%	10.85%	11.00%	11.15%	11.30%	11.45%	11.60%	11.75%	11.95%	12.15%	12.35%	12.60%	12.80%	13.00%	13.10%	13.30%	13.45%	13.60%
9	10.60%	10.75%	10.90%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.45%	12.65%	12.85%	13.05%	13.25%	13.45%	13.65%	13.85%	13.95%	14.10%	14.35%
10	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.80%	15.00%

\*Benefit cannot be elected until age 59½.

Additional information on next page.

Protective refers to Protective Life Insurance Company.



**Lifetime income benefit annual withdrawal percentages (joint-life option)** For joint withdrawal rates, the age is based on the younger covered person.

Years elapsed (between contract issue and benefit election*)	Age at contract issue																				
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
0				5.85%	5.95%	6.10%	6.20%	6.30%	6.40%	6.50%	6.55%	6.65%	6.80%	7.00%	7.20%	7.50%	7.60%	7.70%	7.80%	7.90%	8.00%
1			6.25%	6.35%	6.45%	6.55%	6.70%	6.80%	6.90%	7.05%	7.15%	7.30%	7.40%	7.50%	7.80%	8.10%	8.25%	8.35%	8.45%	8.60%	8.70%
2		6.60%	6.70%	6.80%	6.95%	7.05%	7.15%	7.30%	7.50%	7.60%	7.70%	7.80%	7.95%	8.10%	8.20%	8.55%	8.75%	8.90%	9.00%	9.10%	9.25%
3	6.90%	7.05%	7.20%	7.30%	7.40%	7.55%	7.70%	7.85%	8.00%	8.15%	8.25%	8.35%	8.50%	8.60%	8.75%	8.90%	9.05%	9.20%	9.30%	9.45%	9.55%
4	7.35%	7.50%	7.65%	7.80%	7.90%	8.05%	8.30%	8.40%	8.55%	8.60%	8.75%	8.95%	9.05%	9.15%	9.35%	9.50%	9.65%	9.80%	9.95%	10.05%	10.20%
5	7.80%	7.95%	8.10%	8.25%	8.40%	8.70%	8.80%	8.95%	9.00%	9.15%	9.30%	9.50%	9.65%	9.75%	9.95%	10.05%	10.20%	10.35%	10.50%	10.65%	10.80%
6	8.30%	8.40%	8.55%	8.70%	8.85%	9.05%	9.15%	9.30%	9.45%	9.60%	9.85%	10.00%	10.20%	10.40%	10.60%	10.70%	10.90%	11.05%	11.20%	11.35%	11.40%
7	8.75%	8.85%	9.00%	9.15%	9.35%	9.50%	9.65%	9.80%	10.00%	10.15%	10.35%	10.55%	10.75%	10.95%	11.15%	11.35%	11.45%	11.65%	11.80%	11.90%	12.10%
8	9.15%	9.35%	9.55%	9.75%	9.95%	10.10%	10.25%	10.40%	10.55%	10.70%	10.85%	11.05%	11.25%	11.45%	11.70%	11.90%	12.10%	12.20%	12.40%	12.55%	12.70%
9	9.65%	9.80%	9.95%	10.10%	10.30%	10.50%	10.70%	10.90%	11.10%	11.30%	11.50%	11.70%	11.90%	12.10%	12.30%	12.50%	12.70%	12.90%	13.00%	13.15%	13.40%
10	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.80%	14.00%

\*Benefit cannot be elected until age 59½.

Annual withdrawal percentages are a percentage of the net premium. The annual withdrawal percentages are truncated and rounded down for simplicity; actual withdrawal percentages are to the 1/100,000th percentage. The lifetime income benefit has an annual fee of .95% based on account value. Withdrawal percentages are based on the (younger) covered person's age when the contract is purchased; the number of complete years between the contract issue date and the date benefit withdrawals begin; and whether the benefit withdrawals are based on the lives of one or two people. Withdrawal percentages shown are based on income being elected at the earliest time available.

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE. All guarantees are subject to the 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.

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

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 policy form LDA-P-2013. The lifetime income benefit is provided under rider form series LDA-P-6054 and state variations thereof. Protective Income Creator fixed annuity is issued by PLICO located in Omaha, NE. Policy form numbers, product availability, and product features may vary by state.

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