

Enhanced income that's guaranteed to last

# Protective® Dimensions IV Variable Annuity with SecurePay FXi

Just like the stock market, life can take some unexpected turns. Having a source of guaranteed income as part of your retirement plan gives you something constant that you can always count on — no matter what life has in store.

The SecurePay FXi optional lifetime income benefit — available with Protective® Dimensions IV variable annuity — offers enhanced growth opportunities and strong guaranteed lifetime income to help you prepare for retirement more confidently.

## It's all about the numbers

**7.00%**

**Guaranteed compounding annual roll-up** to optimize your income base for retirement.

**5.45%**

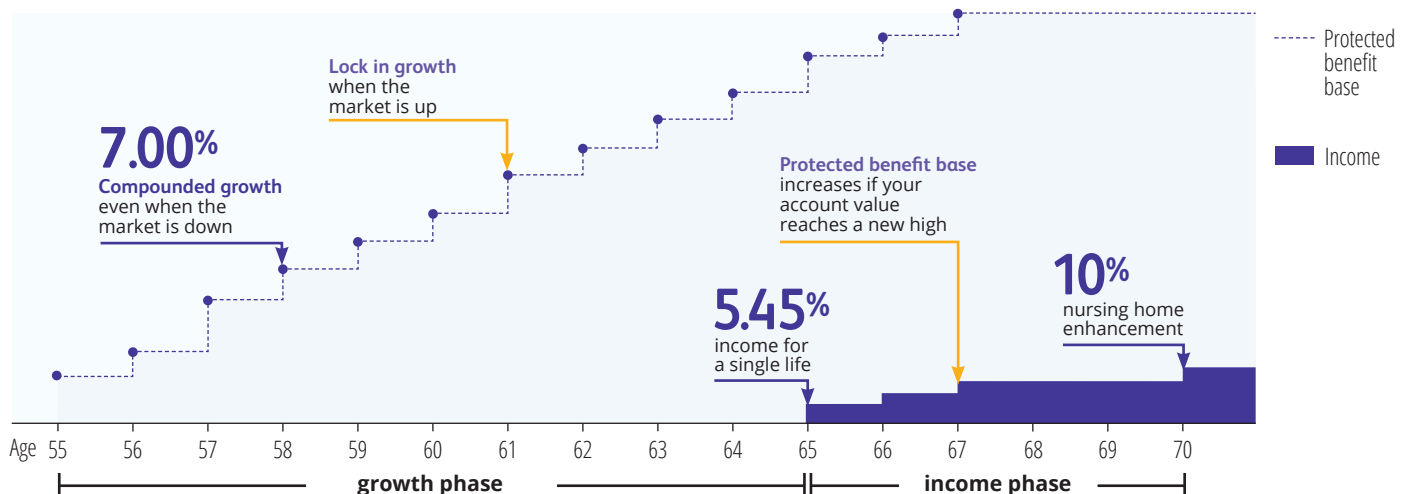
**The percentage you can withdraw each year at age 65.<sup>1</sup>**  
You have the flexibility to decide whether you want single or joint income at the point of benefit election.

**10%**

**The maximum guaranteed annual withdrawal amount for up to five years,** should you qualify and become confined to a nursing home. This benefit is available at any income age after one year of owning the contract.\*\*

## How it works

A client takes income at age 65 and uses the nursing home enhancement at age 70:



Additional information on next page.

## Guaranteed maximum annual withdrawal percentages

With SecurePay FXi, you are guaranteed the ability to take withdrawals from your contract for life (or for the joint lives of you and your spouse), even if your contract value falls to zero as a result of poor market performance.<sup>2</sup>

Age*	Single Person	Both Spouses	Age*	Single Person	Both Spouses	Age*	Single Person	Both Spouses	Age*	Single Person	Both Spouses	Age*	Single Person	Both Spouses
59½	4.60%	4.10%	66	5.50%	5.00%	72	5.80%	5.30%	78	6.10%	5.60%	84	6.40%	5.90%
61	4.65%	4.15%	67	5.55%	5.05%	73	5.85%	5.35%	79	6.15%	5.65%	85	6.45%	5.95%
62	4.75%	4.25%	68	5.60%	5.10%	74	5.90%	5.40%	80	6.20%	5.70%	86	6.50%	6.00%
63	5.10%	4.60%	69	5.65%	5.15%	75	5.95%	5.45%	81	6.25%	5.75%	87	6.55%	6.05%
64	5.35%	4.85%	70	5.70%	5.20%	76	6.00%	5.50%	82	6.30%	5.80%	88	6.60%	6.10%
65	5.45%	4.95%	71	5.75%	5.25%	77	6.05%	5.55%	83	6.35%	5.85%	89	6.65%	6.15%
												90+	6.70%	6.20%

\*Younger covered person upon benefit election. Annual withdrawal percentages for every age. See SecurePay FXi guide for full details.

Although SecurePay FXi withdrawals can begin at age 59½, Edward Jones does not recommend starting them at least until the younger covered person turns 60 to help maximize the amount of benefit withdrawals available.



**Talk to your financial professional about how a guaranteed lifetime income solution can support your retirement goals.**

\*\*SecurePay NH is not a comprehensive solution to long-term care planning. However, it can offer additional flexibility at a time when additional funds may be needed to help pay for care. To be eligible, the covered person must be confined to a nursing home for at least 90-days immediately preceding the application for the benefit; and reasonable expectation that he or she will continue to be confined to a nursing home; and be unable to perform at least two of the six Activities of Daily Living or be diagnosed with a severe cognitive impairment. The Nursing Home Benefit Period will extend for a maximum of five contract years in which you qualify for the benefit. The qualifying contract years need not be consecutive. Ask your financial professional for more information about SecurePay NH or consult the contract and prospectus. SecurePay NH may not be available in all states and may not be available with new contracts in the future. Please check with your financial professional for exact availability.

<sup>1</sup> Guaranteed lifetime annual withdrawal percentage for a single life at age 65.

<sup>2</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.

This information should be used in conjunction with the profile for the Protective Life variable annuity being considered, which contains additional information on the specific variable annuity and its benefits and features. For more complete information regarding Protective Life variable annuities and optional benefits, please consult the product prospectus.

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.

All guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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Protective Life refers to Protective Life Insurance Company.

Variable annuities issued by Protective Life Insurance Company (PLICO, located in Nashville, TN). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO, its affiliate, located in Birmingham, AL.

The Protective Dimensions IV Variable Annuity is a flexible premium deferred variable and fixed annuity contract issued under policy form series VDA-P-2006. SecurePay FXi is provided under form series VDA-P-6046. SecurePay NH is provided under form series IPV-2159. Policy form numbers, product availability and features may vary by state.

**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 calling PLICO at 800-456-6330.**

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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