



SECUREPAY NHSM

Nursing Home Enhancement

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

Protective refers to Protective Life Insurance Company.

Access more income for the unexpected with SecurePay NH

Living longer and the costs associated with aging can have a significant impact on your retirement strategy. Preparing now for potential nursing home care is an essential part of your long-term planning, particularly as the financial burden may become greater as you age.

Available at no additional cost with many of our variable annuity optional protected lifetime income benefits, SecurePay NH (Nursing Home Enhancement) is designed to help meet nursing home expenses with increased annual benefit withdrawal amounts for up to five years. This can help add more flexibility and at a time when you may need it most.

SecurePay NH may double your benefit withdrawal percentage up to a maximum of 15%* should you become confined to a nursing home for 90 consecutive days.

To qualify for SecurePay NH, you must:

- Be confined to a qualified nursing care facility for at least 90 days
- Have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit
- Be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment

Activities of Daily Living



Bathing



Dressing



Continence



Eating

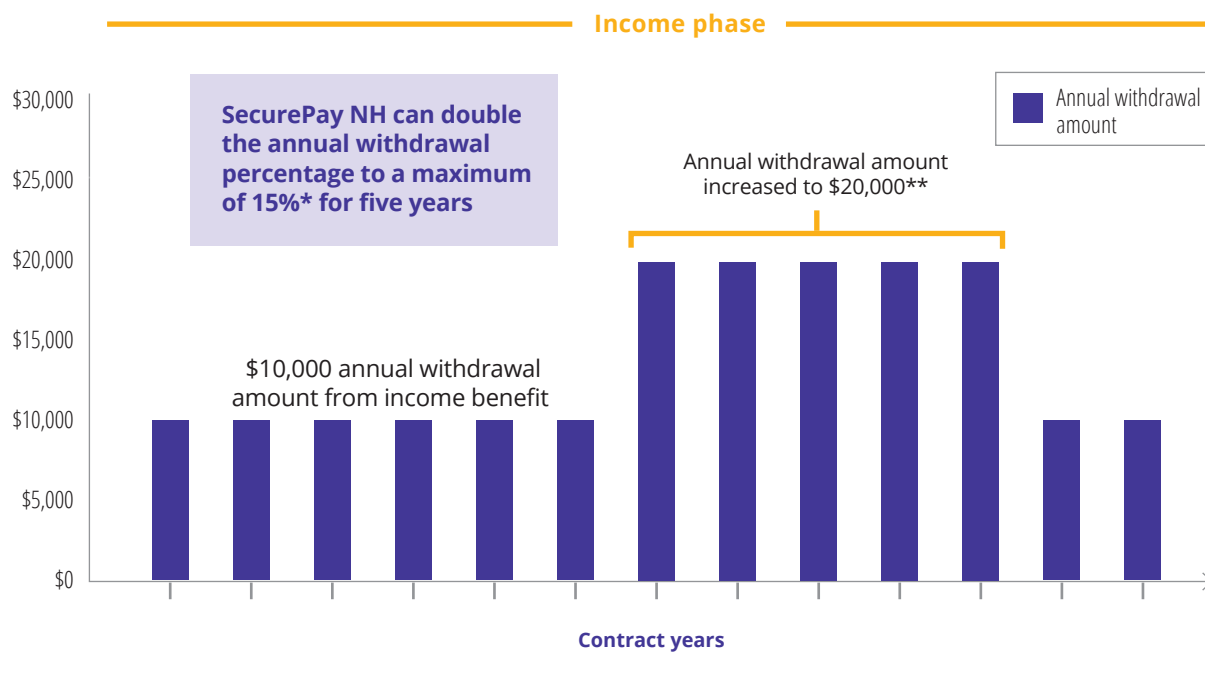


Toileting



Transferring

See how the SecurePay NH benefit could work



The chart is hypothetical and intended solely to demonstrate how SecurePay NH can increase income benefit withdrawal amounts. It is not indicative of the performance of any subaccount, does not reflect any actual account values, nor does it reflect any fees associated with Protective variable annuities. It assumes a \$250,000 benefit base at the time withdrawals begin, no appreciation in contract value, a 4.00% annual withdrawal amount and no additional/excess withdrawals (other than the hypothetical \$10,000 guaranteed annual withdrawal amount).

SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. To qualify for SecurePay NH, the client must: be confined to a qualified nursing care facility for at least 90 days immediately preceding the application for the SecurePay NH benefit; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

*If the sole covered person (or both covered persons) is confined to a Nursing Home, the current withdrawal rate will double, not to exceed 15% of the benefit base for up to 5 years. If only one of the two covered persons is confined to a Nursing Home, we will multiply the withdrawal rate by 125%, not to exceed 15% of the benefit base for up to 5 years.

In California, the withdrawal rate under SecurePay NH has a maximum of 10%, and no enhanced benefit is available if joint coverage is elected and only one covered person is confined to a nursing home.

**Assumes the qualifications for SecurePay NH continue to be met for each contract year in which the benefit is claimed. Otherwise, annual withdrawal rate will revert to the level attained prior to starting SecurePay NH withdrawals.



Contact your financial professional to learn more about how SecurePay NH can help you add flexibility and security to your long-term planning needs.



protective.com

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

Protective® refers to Protective Life Insurance Company (PLICO), Omaha, NE. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO, its affiliate. Product guarantees are backed by the financial strength and 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.

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.

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 variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

Protective Dimensions V variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York on policy form VDA-P-2006. SecurePay Income benefits issued on rider form VDA-P-6093. SecurePay Nursing Home benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

Protective Investors Benefit Advisory variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Pro benefits provided under rider VDA-P-6057. SecurePay Nursing Home benefits issued under form number VDA-P-5072R, in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and product 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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.

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