



# INCOME SOLUTIONS FOR A PROTECTED RETIREMENT

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.  
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# Help clients create retirement income that can last a lifetime.

At Protective, our promise is in our name: we help you protect your client's retirement. We have a long history of providing dependable products to help solve a variety of planning needs — from asset protection and growth to lifetime income and wealth transfer solutions. When we work together, you have access to a dedicated team of specialists, programs and tools that can help you serve your clients and attract new ones.

## Prepare your clients for a retirement they can count on.

Your clients may already be in retirement or quickly approaching it. So, whether they need retirement income now, later or want to leave a legacy to their loved ones, we have solutions.

We offer two strong income solutions, each one built with your clients' unique needs in mind. This brochure provides an overview of each and how they can help your clients as they reach key retirement ages and pass milestones.

### Key retirement ages and milestones



**Income soon**

**Protective® Income Creator Fixed Annuity**

For clients seeking **asset protection** and looking to **maximize income**

**Income with legacy**

**Protective® Dimensions V Variable Annuity**

For clients looking for **investment growth potential**, **lifetime income** and **legacy planning** solutions



Income soon

## Protective<sup>®</sup> Income Creator Fixed Annuity

<b>Client profile</b>	For clients seeking <b>asset protection</b> and looking to <b>maximize income</b>																						
<b>Availability (ages)</b>	50-75																						
<b>Cost</b>	The annual benefit cost at issue is 0.95% of the account value, charged monthly																						
<b>Penalty-free withdrawals</b>	Annual penalty-free access to funds up to 10% of the contract value																						
<b>Withdrawal charges</b>	7 Years: 7%, 6%, 5%, 4%, 3%, 2%, 1%																						
<b>Death benefit</b>	Account value																						
<b>Investment growth potential</b>	Contract value grows at a fixed rate of interest with a 7-year guarantee																						
<b>Lifetime income option</b>	<b>Lifetime Income Benefit</b> <ul style="list-style-type: none"> <li>Client chooses single or joint payouts at the time income begins</li> </ul>																						
<b>Lifetime income at key retirement ages</b>	<table border="1"> <thead> <tr> <th colspan="3">Guaranteed maximum annual withdrawal percentages</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>62</td> <td>6.90%</td> <td>6.40%</td> </tr> <tr> <td>65</td> <td>7.20%</td> <td>6.70%</td> </tr> <tr> <td>67</td> <td>7.40%</td> <td>6.90%</td> </tr> <tr> <td>70</td> <td>7.65%</td> <td>7.15%</td> </tr> <tr> <td>73</td> <td>7.95%</td> <td>7.45%</td> </tr> </tbody> </table>		Guaranteed maximum annual withdrawal percentages			Age	Single	Joint	62	6.90%	6.40%	65	7.20%	6.70%	67	7.40%	6.90%	70	7.65%	7.15%	73	7.95%	7.45%
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Guaranteed lifetime income factors for every age. See payout guide for full details.																							
<b>Additional benefits<sup>1</sup></b>	<ul style="list-style-type: none"> <li><b>Nursing home/terminal illness waiver:</b> Waives withdrawal charges and MVA after the first contract anniversary, if the contract owner or spouse is confined to a hospital or nursing facility for at least 30 days or if the contract owner or spouse has a terminal illness.</li> <li><b>Unemployment waiver*:</b> Waives withdrawal charges and MVA, if the contract owner or spouse (annuitant or annuitant's spouse, if the owner is not a natural person) becomes unemployed.</li> </ul>																						

\*Assumes all qualifications are met, including: employed on a full time basis upon the contract effective date, unemployed at least 60 consecutive days upon withdrawal and unemployed on the date of the withdrawal.



## Income with legacy

# Protective® Dimensions V Variable Annuity

<b>Client profile</b>	For clients looking for <b>investment growth potential</b> , <b>lifetime income</b> and <b>legacy planning</b> solutions			
<b>Availability (ages)</b>	0-85			
<b>Cost</b>	<ul style="list-style-type: none"> <li>Mortality and expense risk and administration charge: 0.65%</li> <li>Contract maintenance fee: \$50</li> </ul>			
<b>Penalty-free withdrawals</b>	During the first contract year, contract owners can withdraw 10% of the initial investment without a surrender charge			
<b>Annual premium-based fee</b>	Ranges from 0.15%-0.70% based on the investment amount			
<b>Surrender charge</b>	0.50%-7.00% based on the investment amount and a 7-year surrender schedule			
<b>Standard death benefits</b>	Contract value death benefit			
<b>Enhanced death benefits</b>		<b>Return of purchase payments</b>	<b>Maximum anniversary value</b>	<b>Maximum quarterly value</b>
	<b>Death benefit value lock-in</b>	n/a	Upon each contract anniversary	Upon each contract quarter end
	<b>Cost</b>	0.20% (annualized)	0.35% (annualized)	0.40% (annualized)
	<b>Availability ages</b>	0-85	0-77	0-77
	Assessed on a monthly basis			
<b>Investment growth potential</b>	<ul style="list-style-type: none"> <li>Over 100 investment options from top fund managers</li> <li>Fund expense ranges: Gross: 0.35% to 1.56%, Net 0.35% to 1.35%<sup>2</sup></li> <li>Average fund expense: Gross: 0.96%, Net is 0.91%<sup>3</sup></li> </ul>			
<b>Lifetime income option</b>	<p><b>SecurePay Income<sup>SM</sup> benefit</b></p> <p>The optional SecurePay Income benefit offers flexible opportunities for tax-deferred growth through a variety of investment options.</p> <ul style="list-style-type: none"> <li>7% compounding rollup, up to 80% equity exposure during accumulation</li> <li>Choice of single or joint withdrawals when income starts</li> <li>SecurePay NH — increases withdrawal percentage up to 10% for 5 years as a result of 90-day nursing home stay<sup>4</sup></li> <li>RightTime — allows the lifetime income option to be added after issue</li> <li>Available ages 55 to 80, annual cost 1.50%</li> </ul>			
<b>Lifetime income at key retirement ages</b>	<b>Guaranteed maximum annual withdrawal percentages</b>			Guaranteed lifetime income factors for every age. See SecurePay Income guide for full details.
	<b>Age</b>	<b>Single</b>	<b>Joint</b>	
	62	5.25%	4.75%	
	65	6.00%	5.50%	
	67	6.10%	5.60%	
	70	6.40%	5.90%	
73	6.55%	6.05%		
<b>Additional benefits<sup>1</sup></b>	<ul style="list-style-type: none"> <li><b>Flexible withdrawal treatment:</b> Ability to take withdrawals without forfeiting rollup.</li> <li><b>Nursing home/terminal illness waiver:</b> If you are confined to a hospital or nursing facility for at least 30 days, or are diagnosed with a terminal illness, we will waive surrender charges after the first contract anniversary.</li> </ul>			

<sup>1</sup> Nursing home/terminal illness and unemployment waivers are not available in all states. State variations may apply. Certain qualifications must be met. Please check with your financial advisor to determine availability.

<sup>2</sup> As of April 26, 2024. Gross/net expense ratio: Net expense ratios take into consideration fund expenses minus fee waivers and/or portfolio reimbursements. Without fee waivers and/or portfolio reimbursements returns would be lower. The advisor makes no guarantee that fees will continue to be waived following a period of one year from the prospectus date. Returns are calculated using net expense ratios.

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<sup>4</sup> To qualify for SecurePay NH, the client must: Be confined to a qualified nursing care facility; 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. 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 advisor to determine availability.



**Contact your Protective wholesaler to learn how to incorporate our income solutions into your clients' financial plans.**

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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.

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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.

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 LDA-P-6054 and state variations thereof. Protective Income Creator is issued by PLICO. Policy form numbers, product availability, and product features may vary by state

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.

Protective Dimensions V is a flexible premium deferred variable and fixed annuity contracts issued by PLICO in all states except New York under policy form numbers VDA-P-2006. SecurePay Income benefits issued on rider form number VDA-P-6068. SecurePay NH provided under form number IPV-2159. Policy form numbers, product availability and features may vary by state.

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.

**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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