



Protected income that can last a lifetime

Protective® Dimensions V variable annuity with SecurePay IncomeSM benefit

The SecurePay Income optional lifetime income benefit — available with Protective Dimensions V 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%

Guaranteed compounding annual rollup to the benefit base during the accumulation phase¹

4

Step-up opportunities to lock-in gains for benefit base annually — based on the **highest quarterly value**.

6.2%

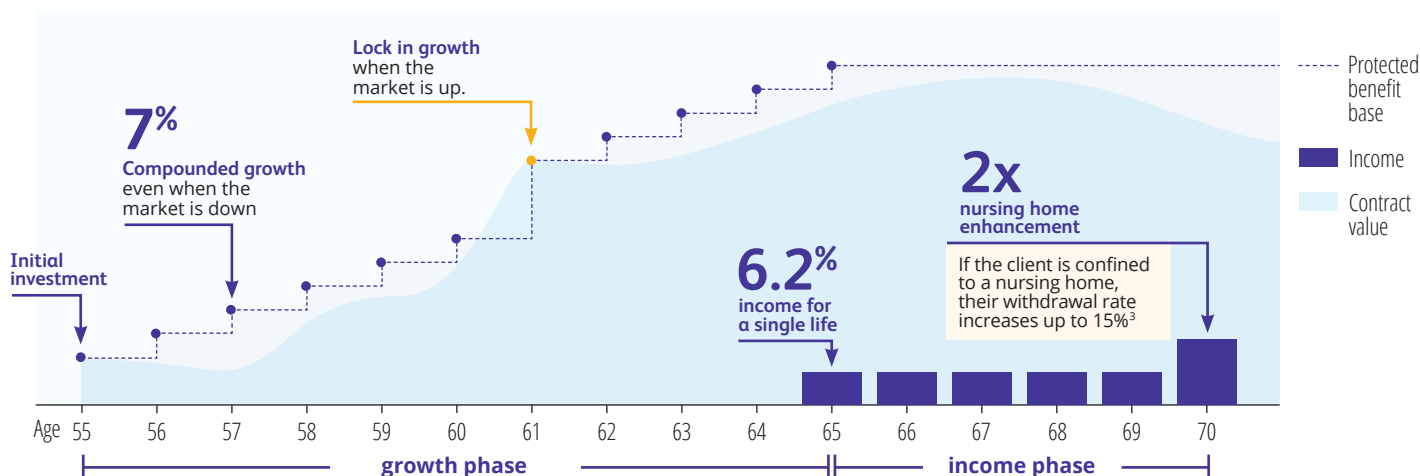
The withdrawal percentage you can withdraw each year at age 65.² You can wait to decide on single or joint withdrawals until you start taking income.

15%

Double your annual withdrawal amount up to 15% **for up to five years** should you become confined to a nursing home. Available at any income age after one year of owning the SecurePay Income benefit³

How it works

A client purchases Protective Dimensions V variable annuity with SecurePay Income benefit at age 55. She takes income at age 65 and uses the nursing home enhancement at age 70.



The above hypothetical illustration is intended solely to demonstrate the features of the SecurePay Income benefit available with Protective Dimensions V variable annuity and should not be deemed a representation of past performance or a guarantee of future results. Chart is not to scale.

Protective refers to Protective Life Insurance Company.

Guaranteed maximum annual withdrawal percentages

With SecurePay Income benefit, 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.⁴

Age	Single	Joint*
59½–60	5.10%	4.60%
61	5.15%	4.65%
62	5.25%	4.75%
63	5.60%	5.10%
64	5.85%	5.35%
65	6.20%	5.70%

Age	Single	Joint*
66	6.25%	5.75%
67	6.30%	5.80%
68	6.35%	5.85%
69	6.40%	5.90%
70	6.45%	5.95%

Age	Single	Joint*
71	6.50%	6.00%
72	6.55%	6.05%
73	6.60%	6.10%
74	6.65%	6.15%
75	6.70%	6.20%

*The maximum withdrawal percentage is based on the age of the younger joint covered person.

Although SecurePay Income benefit 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. Although SecurePay Income benefit withdrawal rates increase by age until age 90, Edward Jones does not recommend starting income past age 75. See rate sheet prospectus supplement for full details.



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

¹ When highest quarterly contract value is less than the benefit base multiplied by 7%, 10 opportunities over 20 years.

² Guaranteed lifetime annual withdrawal percentage for a single life when initiated at age 65.

³ 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. SecurePay NHSM 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 have 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. 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. Please check with your financial professional for exact availability.

⁴ 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. If your contract value is reduced to zero due to excess withdrawals, the rider will terminate and payments will end.

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

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 services 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 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 is issued on rider form VDA-P-6093. SecurePay Nursing Home benefit is 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 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