

# Maximize and help protect retirement income with our SecurePay Income<sup>SM</sup> benefit\*

SecurePay Income optional lifetime income benefit — available with Protective® Dimensions V variable annuity — offers growth opportunities and the flexibility you need to prepare for retirement more confidently.

## SecurePay Income benefit highlights

7%

### Compounded guaranteed growth

through a 7% compounding rollup to the benefit base during the accumulation phase for at least 10 contract years — and potentially up to 20 years.\*\*



### Strong guaranteed income

determined by your benefit base and an age-based withdrawal rate. You have flexibility to decide how you receive lifetime income.



### Lock in quarterly market gains

and increase your benefit base with 4 step-up opportunities.† Future 7% compounding rollups are based on the new stepped-up value.



### 4 advance payout options

offer higher income for the first 3, 5, 8, or 10 years, followed by guaranteed lifetime income at a fixed withdrawal rate. The 3-year option provides a 10.85% withdrawal rate at age 65.



### Freedom to tailor your portfolio

with up to 80% investment in equities during accumulation.

2x

### Double your annual withdrawal amount up to a maximum of 15% for nursing home care

for five years with the SecurePay NH<sup>SM</sup> benefit, if you are confined to a nursing home.‡

\* The SecurePay Income benefit is offered at an additional cost of 1.5% of the benefit base

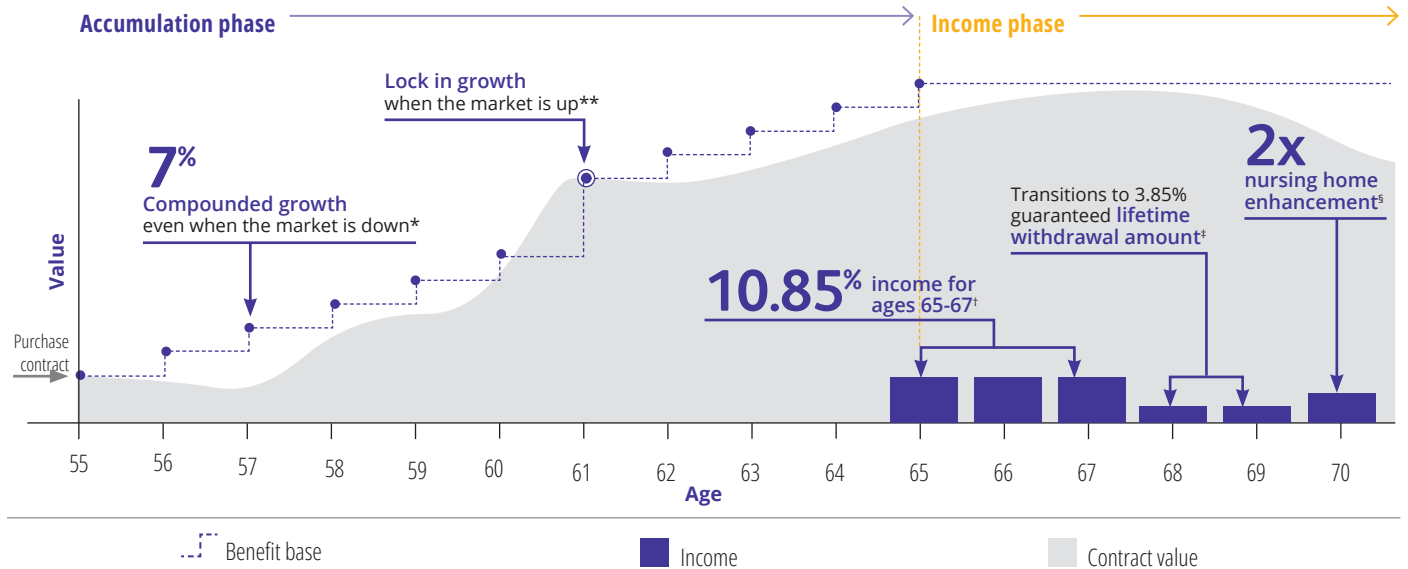
\*\* When highest quarterly contract value is less than the benefit base multiplied by 7%, 10 opportunities over 20 years.

† Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

‡ 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 NH<sup>SM</sup> 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.

## How it works

In this example, a Protective Dimensions V variable annuity with SecurePay Income benefit is purchased at age 55. The 3-year advance payout option is elected at age 65 and the nursing home enhancement is used 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.

## Choose the payout option that's right for you

Your spending habits and income needs can change throughout retirement. When you're ready to start receiving lifetime income from your variable annuity, you'll select the payout option that works best for your needs. Your guaranteed withdrawal rate is based on your age at benefit election, whether you choose to take withdrawals on a single or joint life basis and which payout option you select:

**Standard payout option**

**Provides guaranteed lifetime income at a set withdrawal rate<sup>||</sup>**

This option delivers consistent lifetime income if:

- You need to add a steady stream of guaranteed income to cover essential expenses.
- You're looking to decrease your reliance on non-guaranteed income sources.

**Advance payout options**

**Provides higher income for the first 3, 5, 8 or 10 years, followed by guaranteed lifetime income at a set withdrawal rate<sup>||</sup>**

These options can help customize your income if:

- You plan to spend more in your early years of retirement.
- You plan to add other guaranteed income sources in the future — like starting Social Security in a few years — to supplement your lifetime income.

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

\*\* Benefit base lock-in opportunities occur annually on contract anniversary until age 95.

† 3-year guaranteed annual withdrawal percentage for a single life when initiated at age 65, reducing to a 3.85% guaranteed lifetime annual withdrawal percentage.

‡ 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.

§ 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 NH<sup>SM</sup> 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.

<sup>||</sup> Available at benefit election. Excess withdrawals (amounts exceeding the annual withdrawal amount) reduce benefit base and are subject to applicable surrender charges.

## Guaranteed annual withdrawal rates\*

The initial withdrawal amount is calculated on the benefit election date. It will re-calculate on the contract anniversary if the benefit base or withdrawal percentage has changed since the later of the benefit election date or the prior contract anniversary.

As of May 1, 2025

Withdrawal Age (younger covered person upon benefit election)	Standard payout option	Advance payout option				
		3-year	5-year	8-year	10-year	Lifetime (3, 5, 8 and 10-year)
	Single	Single	Single	Single	Single	Single
59½ - 60	5.10%	10.10%	8.15%	6.45%	6.00%	3.40%
61	5.15%	10.25%	8.30%	6.65%	6.20%	3.50%
62	5.25%	10.40%	8.45%	6.85%	6.40%	3.60%
63	5.60%	10.55%	8.60%	7.05%	6.60%	3.70%
64	5.85%	10.70%	8.75%	7.25%	6.80%	3.80%
65	6.20%	10.85%	8.90%	7.45%	7.00%	3.85%
66	6.25%	11.05%	9.00%	7.55%	7.05%	3.90%
67	6.30%	11.25%	9.10%	7.65%	7.10%	3.95%
68	6.35%	11.45%	9.20%	7.75%	7.15%	4.00%
69	6.40%	11.65%	9.30%	7.85%	7.20%	4.05%
70	6.45%	11.85%	9.40%	7.95%	7.25%	4.10%
71	6.50%	12.05%	9.50%	8.00%	7.30%	4.25%
72	6.55%	12.25%	9.60%	8.05%	7.35%	4.30%
73	6.60%	12.45%	9.70%	8.10%	7.40%	4.35%
74	6.65%	12.65%	9.80%	8.15%	7.45%	4.40%
75	6.70%	12.85%	9.90%	8.20%	7.50%	4.45%

Withdrawal percentages for joint income are 0.50% lower.



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

\* 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. SecurePay Income benefit standard payout option withdrawal rates increase by age until age 90; Advance payout option withdrawal rates increase by age until age 84, Edward Jones does not recommend starting income past age 75. See rate sheet prospectus supplement for full details.



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.**

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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.**

PAC.4201829 (07.25)

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Not Insured By Any Federal Government Agency		May Lose Value