Protective

Producer guide

PROTECTIVE® DIMENSIONS V VARIABLE ANNUITY

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

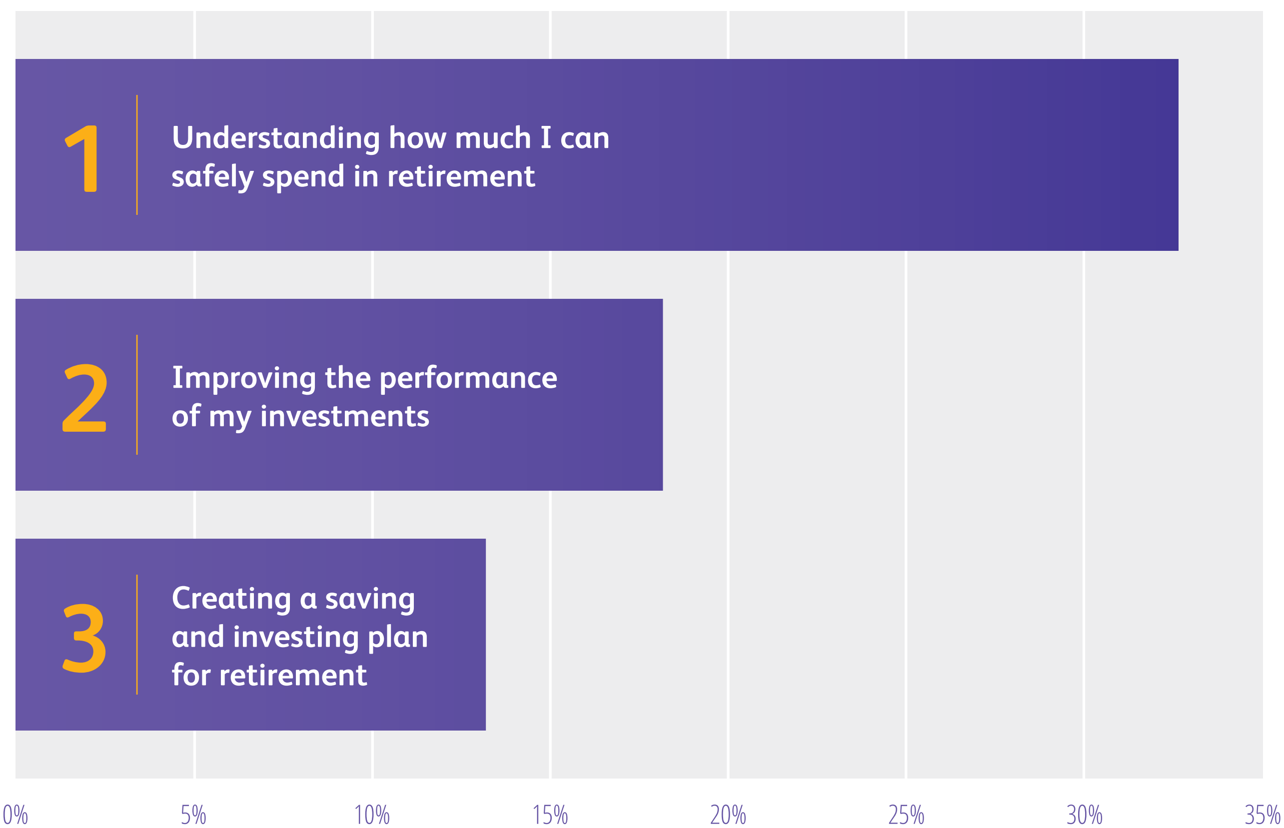
Protective refers to Protective Life Insurance Company.

For Financial Professional Use Only. Not for Use With Consumers.

Make a difference in your clients' retirement

Your clients turn to you for advice and guidance on how to prepare for their retirement in ways that align with their goals.

According to a 2022 survey, the top three financial goals that would motivate someone to seek the assistance of a financial professional are:



Source: Michael Finke survey of 1,200 consumers with investable assets greater than $25k, 2022.

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Protection, performance, strength

At Protective®, our promise is in our name: we help you protect retirement. Our broad portfolio of solutions can help your clients solve a variety of planning needs, like helping them create retirement income that lasts a lifetime.

See how Protective Dimensions V variable annuity can help your clients who are looking for a solution with guaranteed income, legacy planning and tax-deferred growth potential. Best of all, our promises are backed by a company with the financial strength to deliver on its promises.

Protection

Help protect your client's retirement goals with the SecurePay Income℠ benefit

- **7% compounding rollup** for growth and annual step-ups that **lock in the highest quarterly value** to protect your client's benefit base*
- Ability to **invest up to 80% in equities** during accumulation
- Create a customized guaranteed income plan with our competitive, **age-based withdrawal rates**
- **SecurePay NH℠** — increases the withdrawal rate up to 15% for five years after year one**
- Help your clients protect their beneficiaries with **multiple death benefit options**, including maximum daily value, an enhanced death benefit option

Performance

- Build personalized portfolios from a competitive investment lineup offering **over 100 investment options** from industry-leading fund managers
- Select pre-made allocation portfolios for easy diversification
- Harness the power of tax-deferral and the ability to trade between sub-accounts with no tax consequence to help maximize investment growth potential

Strength

- Your dedicated sales team composed of specialists, programs and tools are designed to help you serve your clients and attract new ones
- 30+ year relationship with Edward Jones
- Protective has over 115 years of history

A.M. Best	Standard & Poor's	Fitch	Moody's	Comdex Ranking†
A+	AA-	AA-	A1	93
Superior 2nd highest of 15 ratings	Very strong 4th highest of 21 ratings	Very high quality 4th highest of 22 ratings	Good 5th highest of 21 ratings	

Ratings effective February 16, 2024. An insurance rating is an opinion of the rating agency of the insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. Each of the independent rating organizations that rates Protective has assigned its rating based on a variety of factors, including the company's operating performance, asset quality, financial flexibility and capitalization. A rating is not a recommendation to purchase, sell or hold insurance contracts. Ratings are subject to change at any time. The insurer may have paid a fee to the rating agency.

* When sub-account performance is less than 7%, 10 opportunities for a period of 20 years or until benefit election, whichever occurs first.

** SecurePay NH Nursing Home Enhancement 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%. 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.

† Comdex ranking, current as of June 2024, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch. It ranks insurers on a scale of 1 (lowest) to 100 to reduce confusion over ratings because each rating agency uses a different scale.

Product specifications

Availability

Ages 0-85

Investment amounts

Minimum initial investment: $10,000

Minimum additional investment: $100 ($50 via electronic funds transfer)
No additional investments accepted on or after 86th birthday. On contracts with the SecurePay Income benefit, no additional investments accepted two years or more after the benefit issue date or on or after the benefit election date, whichever comes first.

Maximum investment: $1 million
Higher amounts may be accepted but must be approved before being submitted and may be subject to conditions.

Annual costs

Mortality and expense risk and administration charge: 0.65%
Charge is deducted from the average daily net value of the variable sub-accounts.

Contract maintenance fee: $50
Fee is waived if, on the contract anniversary, either the contract value or the total investment (less withdrawals and surrender charges, if any) exceeds $75,000.

Investment brackets with applicable premium-based charges are shown below.

Current investment plus any prior investments	Annual premium-based fee
Less than $50,000	0.70%
$50,000-$99,999	0.64%
$100,000-$249,999	0.50%
$250,000-$499,999	0.35%
$500,000-$999,999	0.25%
$1,000,000 +	0.15%

Charge associated with each purchase payment. Band used for percentage is based on the sum of that purchase payment plus all prior purchase payments at the time that purchase payment was applied to the contract. Deducted quarterly in arrears (based on contract issue date) for the first seven years (28 quarters) following the date the purchase payment is applied to the contract.

Surrender charge

The owner has full access to each investment and any earnings attributed to it without a surrender charge seven years after it has been applied to the contract.

Current investment plus any prior investments	Surrender charges by year							
	1	2	3	4	5	6	7	8
Less than $50,000	7.00%	6.00%	6.00%	5.00%	4.00%	3.00%	2.00%	0.00%
$50,000-$99,999	6.00%	5.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%
$100,000-$249,999	5.00%	4.00%	4.00%	3.00%	2.00%	2.00%	1.00%	0.00%
$250,000-$499,999	4.00%	3.00%	3.00%	2.00%	2.00%	1.00%	1.00%	0.00%
$500,000-$999,999	3.00%	2.00%	2.00%	2.00%	1.00%	1.00%	0.50%	0.00%
$1,000,000 +	2.00%	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.00%

Each investment is assigned a unique surrender charge schedule based on the amount. Any additional investments made that cause the total contract investment to exceed the original bracket will each be assigned a surrender charge schedule based upon the new bracket. Previous investments will continue to be subject to the originally assigned surrender charge schedule.

Penalty-free withdrawals*

During the first contract year, owners can withdraw 10% of the initial investment without a surrender charge. After the first contract year, owners can withdraw the greatest of:

- Accumulated earnings as of the prior contract anniversary or
- 10% of the aggregate net investment as of the prior contract anniversary or
- 10% of the contract value as of the prior contract anniversary

Automatic withdrawals are also available. These fixed payments of at least $100 may be taken on a monthly or quarterly basis. The contract value after each withdrawal must be at least $5,000.

Nursing home/terminal illness waiver

If an owner is confined to a nursing home for at least 90 days, or is diagnosed with a terminal illness, we will waive surrender charges after the first contract anniversary. Certain qualifications must be met. Not available in all states. State variations may apply.

Standard death benefit

The standard contract value death benefit is available at no additional cost with the purchase of a Protective Dimensions V variable annuity. It offers a benefit at least equal to the contract value.

Availability: Ages 0-85

Enhanced death benefits (optional at additional cost)

One of four enhanced death benefits may be selected for an additional cost at the time the contract is purchased in lieu of the contract value death benefit.

	Maximum daily value death benefit	Maximum quarterly value death benefit	Maximum anniversary value death benefit	Return of purchase payments death benefit
Death benefit lock-In	Upon each daily contract value	Upon each contract quarter end	Upon each contract anniversary	N/A
Monthly cost	0.50% (on an annualized basis)	0.40% (on an annualized basis)	0.35% (on an annualized basis)	0.20% (on an annualized basis)
	Assessed on a monthly basis			
Availability ages	0-77	0-77	0-77	0-85

Should the owner pass away before starting annuity income payments, the beneficiary will receive the greatest of the:

- Contract value or
- Total investment in the variable annuity (total purchase payments), less an adjustment for each prior withdrawal, or
- Maximum daily, quarterly or anniversary value (based on option selection) attained before the owner's 83rd birthday or date of passing, whichever is earlier, less an adjustment for each prior withdrawal

Investment growth potential

Over 100 investment options from industry-leading top fund managers

- Dollar cost averaging: 6 and 12 months
- Portfolio rebalancing: Transfers are not taxable and are available quarterly, semi-annually or annually
- Allocation portfolios

For complete information, please see the investment options guide and product prospectus. Certain limitations may apply when optional protected lifetime income benefits are added to a variable annuity contract.

*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.

Investment management

With a Protective Dimensions V variable annuity, your clients can diversify their investments among several options from leading fund managers. We select each fund manager for their high level of professional credentials and experience. They're responsible for implementing each respective investment option's strategy and managing its portfolio trading activities.

Tax-free transfers among the various investment options may help your clients maintain their preferred level of diversification, as their investments continue growing at varying rates of return. Certain limitations apply, so please see the product prospectus for more information. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

The investment objectives and policies of the underlying investment options may contain different investments than similarly named mutual funds offered by the investment managers. Investment results will differ and may be higher or lower than the investment results of such other funds. An investment in any of the variable annuity investment options is subject to market risk and loss of principal.

Please refer to the underlying fund prospectus for more information regarding risks associated with the portfolios available within your variable annuity.

Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuation than portfolios that include higher-quality securities. Stocks of small- or mid-cap companies have less liquidity than those of larger, established companies and are subject to greater price volatility and risk than the overall stock market. Emerging market stocks and foreign portfolios involve risks and opportunities not associated with investing domestically, such as currency fluctuation, political risk and differences in financial reporting. Money Market and U.S. Government Securities portfolios are not insured or guaranteed by the Federal Deposit Insurance Corporation, U.S. government or any other governmental agency. You could lose money by investing in a money market fund. Although the money market fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds fluctuate and shares, when redeemed, may be worth more or less than their original cost.

Investment options

Protective Dimensions V variable annuity offers over 100 investment options from leading fund managers, allowing clients to build diversified portfolios that align with their goals.

Investment option	AIC
Large-cap value	
AB VPS Relative Value B	3
American Funds® IS — Washington Mutual Investors Fund (4)	3
Invesco V.I. Comstock Fund — Series II	4
Invesco V.I. Growth and Income Fund — Series II	4
Large-cap blend	
American Funds® IS — Growth-Income Fund (4)	3
Fidelity® VIP Index 500 Portfolio Service 2	3
Fidelity® VIP Total Market Index Portfolio Service 2	3
Franklin Rising Dividends VIP 2	3
Lord Abbett Series Fund Dividend Growth Portfolio	3
MFS® VIT II Core Equity Svc	3
Large-cap growth	
AB VPS Large Cap Growth B	3
American Funds® IS — Growth Fund (4)	3
Fidelity® VIP Contrafund Portfolio Service 2	3
Franklin DynaTech VIP 2	4
Goldman Sachs VIT Strategic Growth Svc	3
Janus Henderson VIT Forty Svc	3
MFS® VIT Growth Svc	3
MFS® VIT II MA Investors Growth Stk Svc	3
T. Rowe Price All-Cap Opportunities Port I	4
T. Rowe Price Blue Chip Growth Port II	3
Mid-cap value	
Columbia VP Select Mid Cap Value 2	4
Fidelity® VIP Value Strategies Portfolio Service 2	4
MFS® VIT III Mid Cap Value Svc	4

Investment option	AIC
Mid-cap blend	
BlackRock Advantage SMID Cap V.I. Fd III	3
ClearBridge Variable Mid Cap II	4
Fidelity® VIP Mid Cap Portfolio Service 2	4
Goldman Sachs VIT Mid Cap Value Svc	3
Invesco V.I. Main Street Mid Cap Fund - Series II	3
Mid-cap growth	
Franklin Small Mid Cap Growth VIP 2	4
Goldman Sachs VIT Mid Cap Growth Svc	3
Invesco V.I. Discovery Mid Cap Growth Fund — Series II	4
Janus Henderson VIT Enterprise Svc	3
Lord Abbett Series Fund Growth Opportunities Portfolio	4
MFS® VIT Mid Cap Growth Svc	4
T. Rowe Price Mid-Cap Growth Port II	3
Small-cap value	
AB VPS Discovery Value B	4
Franklin Small Cap Value VIP 2	4
Small-cap blend	
Fidelity® VIP Extended Market Index Portfolio Service 2	4
Invesco V.I. Main Street Small Cap Fund — Series II	4
Invesco V.I. Small Cap Equity Fund — Series II	4
MFS® VIT III Blended Rsrch Sm Cp Eq Svc	4
Small-cap growth	
AB VPS Small Cap Growth B	4
ClearBridge Variable Small Cap Growth II	4
MFS® VIT New Discovery Svc	4

Investment option	AIC
Foreign large blend	
American Funds® IS — International Growth And Income Fund (4)	3
BlackRock International V.I. I	3
Fidelity® VIP International Index Portfolio Service 2	3
Janus Henderson VIT Overseas Svc	4
MFS® VIT II Research International Svc	4
Foreign large growth	
American Funds® IS — International Fund (4)	3
MFS® VIT II International Growth Svc	3
MFS® VIT II International Intrs Val Svc	3
Diversified emerging markets	
American Funds® IS — New World Fund (4)	4
Templeton Developing Markets VIP 2	4
Global large-stock blend	
American Funds® IS — Capital World Growth & Income Fund (4)	3
Global large-stock growth	
American Funds® IS — Global Growth Fund (4)	3
Invesco V.I. Global Fund — Series II	4
Global small/mid stock	
American Funds® IS — Global Small Cap Fund (4)	3
Global allocation	
American Funds® IS — Capital Income Builder® (4)	2
American Funds® IS — Global Balanced Fund (4)	2
BlackRock Global Allocation V.I. III	2
Aggressive-growth allocation	
Fidelity® VIP FundsManager® 85% Portfolio Service 2	3
Moderate-growth allocation	
Fidelity® VIP Asset Manager 70% Portfolio Service 2	2

Investment option	AIC
Moderate allocation	
American Funds® IS — Asset Allocation Fund (4)	2
BlackRock 60/40 Trgt Allc ETF VI III	2
Columbia VP Balanced 2	2
Fidelity® VIP Asset Manager 50% Portfolio Service 2	2
Fidelity® VIP Balanced Portfolio Service 2	2
Fidelity® VIP FundsManager® 60% Portfolio Service 2	2
First Trust Dow Jones Dividend & Income Portfolio I	2
Invesco V.I. Equity and Income Fund - Series II	3
Janus Henderson VIT Balanced Svc	2
MFS® VIT Total Return Svc	3
T. Rowe Price Moderate Allocation I	2
Moderate-conservative allocation	
First Trust Multi Income Allocation Portfolio I	2
Franklin Income VIP 2	2
Energy	
Fidelity® VIP Energy Portfolio Service 2	4
Global real estate	
Invesco V.I. Global Real Estate Fund — Series II	4
MFS® VIT III Global Real Estate Svc	4
Health	
Fidelity® VIP Health Care Portfolio Service 2	3
T. Rowe Price Health Sciences Port II	4
Technology	
Fidelity® VIP Technology Portfolio Initial	4
Janus Henderson VIT Glb Tech & Innvt Svc	4
Utilities	
Fidelity® VIP Utilities Portfolio Initial	4
Emerging markets bond	
Columbia VP Emerging Markets Bond 2	2

Investment option	AIC
Global bond	
American Funds® IS — Capital World Bond Fund (4)	1
High-yield bond	
American Funds® IS — Amer Hi-Inc Trust Fund (4)	2
Multisector bond	
Lord Abbett Series Fund Bond-Debenture Portfolio	2
PIMCO VIT Income Advisor	2
Nontraditional bond	
Columbia VP Strategic Income 2	2
Inflation-protected bond	
PIMCO VIT Real Return Adv	1
Intermediate core-plus bond	
PIMCO VIT Total Return Adv	1
Intermediate core bond	
American Funds® IS — The Bond Fund of America Fund (4)	1
Fidelity® VIP Bond Index Portfolio Service 2	1
Fidelity® VIP Investment Grade Bond Portfolio Service 2	1
Goldman Sachs VIT Core Fixed Income Svc	1
Intermediate governement	
American Funds® IS — US Government Securities Fund (4)	1
Invesco V.I. Government Securities Fund — Series II	1
Short-term bond	
Columbia VP Limited Duration Credit 2	1
Lord Abbett Series Fund Short Duration Income Portfolio	1
PIMCO Low Duration Adv	1
Ultrashort bond	
PIMCO VIT Short-Term Adv	1
Money market - taxable	
Invesco V.I. U.S. Government Money Portfolio — Series I	1

Allocation by Investment Categories (AIC)

If clients elect the SecurePay Income benefit, there are guidelines regarding how their investment can be allocated among the available investment options.

Your clients can build their own diversified portfolio to meet their specific needs by participating in our AIC program. Each investment option has been assigned to an investment category based on risk tolerance. During accumulation, clients may allocate to any investment option from the following categories, provided they follow the minimum and maximum allocation requirements as indicated in the chart.

Allocation guidelines

AIC Category	Minimum allocation	Maximum allocation
1	10%	100%
2	0%	90%
3	0%	40%
4 – Not available with the SecurePay Income benefit		

AIC Category 1

American Funds® IS — Capital World Bond Fund (4)
American Funds® IS — The Bond Fund of America Fund (4)
American Funds® IS — US Government Securities Fund (4)
Columbia VP Limited Duration Credit 2
Fidelity® VIP Bond Index Portfolio Service 2
Fidelity® VIP Investment Grade Bond Portfolio Service 2
Goldman Sachs VIT Core Fixed Income Svc
Invesco V.I. Government Securities Fund — Series II
Invesco V.I. U.S. Government Money Portfolio — Series I
Lord Abbett Series Fund Short Duration Income Portfolio
PIMCO VIT Low Duration Adv
PIMCO VIT Real Return Adv
PIMCO VIT Short-Term Adv
PIMCO VIT Total Return Adv

AIC Category 2

American Funds® IS — Amer Hi-Inc Trust Fund (4)
American Funds® IS — Asset Allocation Fund (4)
American Funds® IS — Capital Income Builder® (4)
American Funds® IS — Global Balanced Fund (4)
BlackRock 60/40 Trgt Allc ETF VI III
BlackRock Global Allocation V.I. III
Columbia VP Balanced 2
Columbia VP Emerging Markets Bond 2
Columbia VP Strategic Income 2
Fidelity® VIP Asset Manager 70% Portfolio Service 2
Fidelity® VIP Asset Manager 50% Portfolio Service 2
Fidelity® VIP Balanced Portfolio Service 2
Fidelity® VIP FundsManager® 60% Portfolio Service 2
First Trust Dow Jones Dividend & Income Portfolio I
First Trust Multi Income Allocation Portfolio I
Franklin Income VIP 2
Janus Henderson VIT Balanced Svc
Lord Abbett Series Fund Bond-Debenture Portfolio
PIMCO VIT Income Advisor
T. Rowe Price Moderate Allocation I

AIC Category 3

AB VPS Relative Value B
AB VPS Large Cap Growth B
American Funds® IS — Capital World Growth & Income Fund (4)
American Funds® IS — Global Growth Fund (4)
American Funds® IS — Growth Fund (4)
American Funds® IS — Growth-Income Fund (4)
American Funds® IS — International Fund (4)
American Funds® IS — International Growth And Income Fund (4)
American Funds® IS — Washington Mutual Investors Fund (4)
BlackRock Advantage SMID Cap V.I. Fd III
BlackRock International V.I. I
Fidelity® VIP Contrafund Portfolio Service 2
Fidelity® VIP FundsManager® 85% Portfolio Service 2
Fidelity® VIP Health Care Portfolio Service 2
Fidelity® VIP Index 500 Portfolio Service 2
Fidelity® VIP International Index Portfolio Service 2
Fidelity® VIP Total Market Index Portfolio Service 2
Franklin Rising Dividends VIP 2
Goldman Sachs VIT Mid Cap Growth Svc
Goldman Sachs VIT Mid Cap Value Svc
Goldman Sachs VIT Strategic Growth Svc
Invesco V.I. Equity and Income Fund — Series II
Invesco V.I. Main Street Mid Cap Fund — Series II
Janus Henderson VIT Enterprise Svc
Janus Henderson VIT Forty Svc
Janus Henderson VIT Overseas Svc (4)
Lord Abbett Series Fund Dividend Growth Portfolio
MFS® VIT Growth Svc
MFS® VIT Total Return Svc
MFS® VIT II Core Equity Portfolio
MFS® VIT II International Growth Svc
MFS® VIT II International Intrs Val Svc
MFS® VIT II MA Investors Growth Stk Svc
T. Rowe Price Blue Chip Growth Port II
T. Rowe Price Mid-Cap Growth Port I

The investment objectives and policies of the underlying investment options may contain different investments than similarly named mutual funds offered by the investment managers. Investment results will differ and may be higher or lower than the investment results of such other funds. An investment in any of the variable annuity investment options is subject to market risk and loss of principal.

Please refer to the underlying fund prospectus for more information regarding risks associated with the portfolios available within your variable annuity.

Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuation than portfolios that include higher-quality securities. Stocks of small- or mid-cap companies have less liquidity than those of larger, established companies and are subject to greater price volatility and risk than the overall stock market. Emerging market stocks and foreign portfolios involve risks and opportunities not associated with investing domestically, such as currency fluctuation, political risk and differences in financial reporting. Money Market and U.S. Government Securities portfolios are not insured or guaranteed by the Federal Deposit Insurance Corporation, U.S. government or any other governmental agency. You could lose money by investing in a money market fund. Although the money market fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. Bonds, if held to maturity, provide a fixed rate of return and a fixed principal value. Bond funds fluctuate and shares, when redeemed, may be worth more or less than their original cost.

Tax-free transfers among the various investment options may help you maintain your preferred level of diversification. Certain limitations apply, so please see the product prospectus for more information. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Take a turnkey approach with Protective Allocation Portfolios

Available during accumulation and distribution, the allocation portfolios available with Protective Dimensions V variable annuity offer diversification across asset classes and fund managers. The portfolios have varying levels of equity exposure to align with your clients' investment goals. Allocation portfolios are static allocations consisting of available investment options and are not actively managed. Your client's portfolio will be rebalanced to the target allocation at the frequency selected on their application (annually, semi-annually, quarterly or never).

Protective Allocation Portfolios

		All-Equity Focus	Growth Focus	Balanced Toward Growth	Balanced Growth & Income Global Focus	Balanced Growth & Income Domestic Focus
Target allocation	Equity	95%	80%	65%	50%	50%
	Fixed income	5%	20%	35%	50%	50%
AB VPS Large Cap Growth B		10%	10%	5%		10%
American Funds® IS Global Growth (4)		15%	15%	10%	10%	5%
American Funds® IS Growth (4)		5%	5%	10%		5%
American Funds® IS International (4)		10%	5%		15%	
American Funds® IS The Bond Fd of Amer (4)					5%	
BlackRock Global Allocation V.I. III				5%	15%	5%
Columbia VP Strategic Income 2				5%	10%	10%
Fidelity® VIP Balanced Service 2			5%	5%		5%
Fidelity® VIP Investment Grade Bd Svc 2				5%	10%	10%
Fidelity® VIP Technology Initial		10%	5%	5%		
Franklin Income VIP 2			10%	10%	5%	10%
Franklin Rising Dividends VIP 2		10%	10%	10%	5%	5%
Franklin Small Cap Value VIP 2		10%	5%		10%	
Goldman Sachs VIT Strategic Growth Svc		10%	5%	10%		
Invesco V.I. Main Street Small Cap II		10%	5%			
Invesco VI Equity and Income II			5%	5%	5%	15%
Lord Abbett Series Bond-Debenture VC			5%	5%		5%
PIMCO VIT Short-Term Adv				5%	10%	5%
T. Rowe Price Blue Chip Growth Port II		10%	10%			
T. Rowe Price Health Sciences Port II				5%		10%
Total		**100%**	**100%**	**100%**	**100%**	**100%**
Available with SecurePay Income benefit during accumulation			●	●	●	●
Available with SecurePay Income benefit during distribution					●	●

For objective-based growth potential, explore American Funds Insurance Series® Allocation Portfolios

Protective Dimensions V variable annuity also offers allocation portfolios featuring the American Funds Insurance Series. Each option blends investment options from American Funds that can help you meet your clients' retirement goals.

		Global Growth	Growth	Global Growth & Income	Growth & Income	Global Balanced Growth & Income	Balanced Growth & Income
Target allocation	Equity	80%	80%	65%	65%	50%	50%
	Fixed income	20%	20%	35%	35%	50%	50%
American Funds® IS Growth (4)			25%		25%		15%
American Funds® IS Growth-Income (4)		20%	25%		15%		20%
American Funds® IS Washington Mut Inv (4)			10%		10%		
American Funds® IS Asset Allocation (4)				25%	25%	25%	25%
American Funds® IS International (4)		20%		10%			
American Funds® IS Global Growth (4)		25%	20%	15%		15%	
American Funds® IS Capital Wld Gr&Inc (4)		15%		25%		20%	
American Funds® IS The Bond Fd of Amer (4)		20%	20%	25%	25%	25%	25%
American Funds® IS US Government Secs (4)						15%	15%
Total		100%	100%	100%	100%	100%	100%
Available with SecurePay Income benefit during accumulation		●	●	●	●	●	●
Available with SecurePay Income benefit during distribution						●	●

These portfolios consist of an allocation of funds for investors to consider and are not intended to be investment recommendations. The portfolios are hypothetical asset allocations designed for individuals with different time horizons and risk profiles. Allocations may not achieve investment objectives. Please talk to your financial professional for information on other investment alternatives that may be available to you. In making investment decisions, investors should consider their other assets, income and investments.

Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. The return of principal for bond portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments are subject to the same interest rate, inflation and credits risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. Fund shares of U.S. Government/AAA-Rated Securities Fund are not guaranteed by the U.S. government.

See the SecurePay Income benefit guide for more information about investing with a lifetime income benefit.

SecurePay Income

Optional protected lifetime income benefit

Highlights	• Minimum 7% compounding interest rollup on benefit base for at least 10 contract years — and potentially up to 20 years • Captures highest quarterly market gains with downside protection for guaranteed benefit base growth now and steady, predictable income later • Enhanced withdrawal amounts available in select states for qualifying medical and nursing home care conditions • Can defer single or joint life coverage choice until benefit withdrawals begin
Availability*	Ages 55-75
Annual cost	At issue: 1.5% of the benefit base
Benefit base	The benefit base is the amount on which the optional protected lifetime income benefit is determined. It is not the value of the contract or the death benefit. The benefit base is equal to the initial investment increased dollar for dollar for additional investments received within the first two years of the benefit issue date and adjusted for any withdrawals. The benefit base is capped at $5 million.
Capturing market gains	The benefit base will increase when positive market performance has caused the contract value to exceed the benefit base at the end of one or more of the four most recent quarters of a contract year. The benefit base increases to match the highest of these values (highest quarterly value). This "look back" opportunity occurs on every contract anniversary until the owner reaches age 95. Future benefit withdrawals are then based on the new, higher benefit base — increasing the amount of the benefit withdrawals.
Guaranteed growth feature	Age: 55+ — Roll-up percentage: **7.00%** SecurePay Income benefit is available for purchase at age 55. The guaranteed growth period will begin on the first anniversary of contract issue. However, clients may not elect to begin benefit withdrawals until age 59½. If the highest quarterly value is less than the 7% compound interest rate, the benefit base will still increase annually by this amount. This opportunity occurs on every contract anniversary for at least 10 years or until the owner decides to begin benefit withdrawals, if earlier. Future benefit withdrawals are then based on the guaranteed new, higher benefit base — increasing the amount of benefit withdrawals. If the contract value grows more than the 7% guaranteed rate due to positive market performance, the 10-year guaranteed growth period will reset, providing the potential to double the guaranteed growth period from 10 years to a maximum of 20 years. **Although the guaranteed growth period with SecurePay Income benefit can last up to 20 years, Edward Jones recommends starting benefit withdrawals prior to the end of the initial 10-year guaranteed growth period.**
SecurePay NH	SecurePay NH (Nursing Home Enhancement): May provide additional withdrawal amounts for owners receiving qualifying nursing home care, potentially increasing the annual withdrawal amount up to a maximum of 15% for up to five years. In California, the withdrawal rate under SecurePay NH has a maximum of 10%. SecurePay NH may not be available in all states and may not be available with new contracts in the future.
RightTime	Available at no additional cost, our RightTime feature offers clients the flexibility to decide to add the SecurePay Income benefit later, subject to rider availability.

SecurePay Income GLWB has certain requirements and restrictions, is available at an additional cost, is subject to state availability and will affect the underlying annuity contract features. For complete details, please see the product prospectus.

*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 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.

Help your client decide how they receive lifetime income

Your client's annual withdrawal amount is based on the benefit base and is a guaranteed withdrawal rate. This rate depends on their age at election, choice of single or joint life withdrawals, and the payout option selected.

The initial withdrawal amount is calculated on the benefit election date. It re-calculates 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.

Standard payout option

Provides guaranteed lifetime income at a set withdrawal rate*

This option delivers consistent lifetime income if:

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

Advance payout options

Provide higher income for the first 3, 5, 8 or 10 years, followed by guaranteed lifetime income at a set withdrawal rate*

These options can help your client customize their lifetime income if they plan to:

- Spend more in their early years of retirement.
- Add guaranteed income sources in the future, like Social Security, to supplement their lifetime income.

Annual withdrawal amounts**

Rates are as of May 1, 2025

	Standard payout option	Advance payout options				
		3-Year	5-Year	8-Year	10-Year	Lifetime (3-, 5-, 8- and 10-year)
Age	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.

*Excess withdrawals (amounts exceeding AWA and any reserve amount) reduce benefit base and are subject to applicable surrender charges.

**Although SecurePay Income 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 withdrawal rates increase by age until age 90, Edward Jones does not recommend starting income past age 75. Income from advance payout options must start before age 85. See rate sheet prospectus supplement for full details.

Built-in options to prepare for the unexpected

The SecurePay Income optional lifetime income benefit also offers thoughtful, value-added features to help clients who need more flexibility.

SecurePay NH*

In certain situations, clients can increase their annual withdrawal percentage to a maximum of 15% for up to five years if confined to a nursing home. **It can provide another layer of protection if plans change.**

RightTime

Clients not sure what to do? RightTime gives them the flexibility to **add the SecurePay Income benefit after issue,** subject to rider availability.

Your clients' retirement aspirations are worth protecting. Learn how Protective Dimensions V variable annuity can help you build a customizable solution for maximizing your clients' guaranteed income, tax-deferred growth potential and financial legacy.

Contact your Protective representative at 800-628-6390 for more information.

*If the sole covered person (or both covered persons) is confined to a Nursing Home, the current withdrawal rate may 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. Qualifications must be met. May not be available in all states and state variations may apply.

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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 benefit is issued on rider form VDA-P-6093. SecurePay NH is provided on form VDA-P-5072R. , in all states except in California where issued under form number IPV-2159. Policy form numbers, product availability and 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.

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.

Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

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.

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

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