



**7%**  
compounding  
roll-up rate  
see details inside

Benefit guide

# PROTECTIVE<sup>®</sup> DIMENSIONS V VARIABLE ANNUITY WITH SECUREPAY INCOME<sup>SM</sup>

Optional protected lifetime income benefit

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.



## Feel more confident knowing you have protection for your retirement income

Developing a retirement income strategy is an ever-evolving process. Consider the years leading up to your retirement. You're likely focused on growing your retirement savings while protecting it from risk. Once you reach retirement, your focus may shift to creating an income stream that you can depend on for a lifetime.

That's why we offer the SecurePay<sup>SM</sup> Income benefit, an optional variable annuity income benefit. It can help protect and secure your retirement strategy by providing you enhanced growth features and income you can count on when you need it.\*

**Protective** 

\* Product guarantees are subject to the claims-paying ability of Protective Life Insurance Company. The optional SecurePay Income benefit is only available as a contract rider with the Protective Dimensions V variable annuity. SecurePay Income benefit 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.

## Protecting your retirement savings

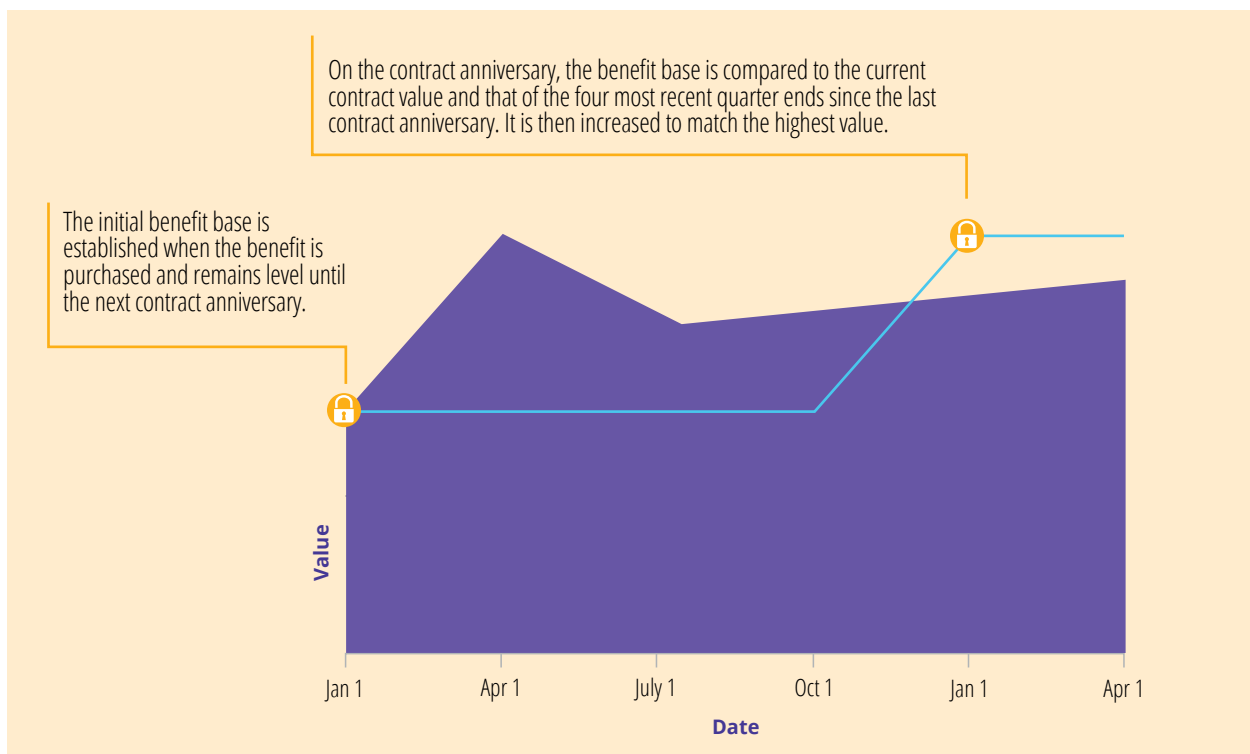
When you add the SecurePay Income benefit to your variable annuity, you immediately create a protected balance known as a “benefit base.” This amount is used to determine your protected lifetime income payments and it’s guaranteed not to drop due to market declines. The initial benefit base is equal to the initial investment plus any additional investments made within the first two years following the benefit issue date, adjusted for withdrawals. Your benefit base can grow until the date you choose to start your SecurePay Income withdrawals by capturing gains when the market is up and by guaranteed annual increases when it’s not.

Although your benefit base is protected from market downturns, it's important to understand that it will decrease if withdrawals are made prior to your SecurePay Income benefit withdrawals or if withdrawal amounts exceed the allowable amount.

## Enhancing income potential with market gains

Your benefit base grows at a guaranteed rate, but it also has the potential to capture more growth with positive market performance.

On each contract anniversary following your purchase of SecurePay Income benefit, we will look back at the values from the end of the four most recent quarters. If any one of these values is higher than your current benefit base, we increase your benefit base to match it. This annual review and opportunity for a benefit base increase occurs on every contract anniversary until you reach age 95.



Step-up opportunity      Contract value      Benefit base

This chart is hypothetical and intended solely to demonstrate how market gains may be captured in the benefit base. It is not indicative of the performance of any variable annuity investment and does not reflect any actual account values or fees associated with Protective Dimensions V variable annuity. It assumes SecurePay Income benefit is selected with a single purchase payment and no subsequent purchase payments or excess withdrawals. It also assumes a benefit election date has not been chosen. The adjustment made for each withdrawal is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value.

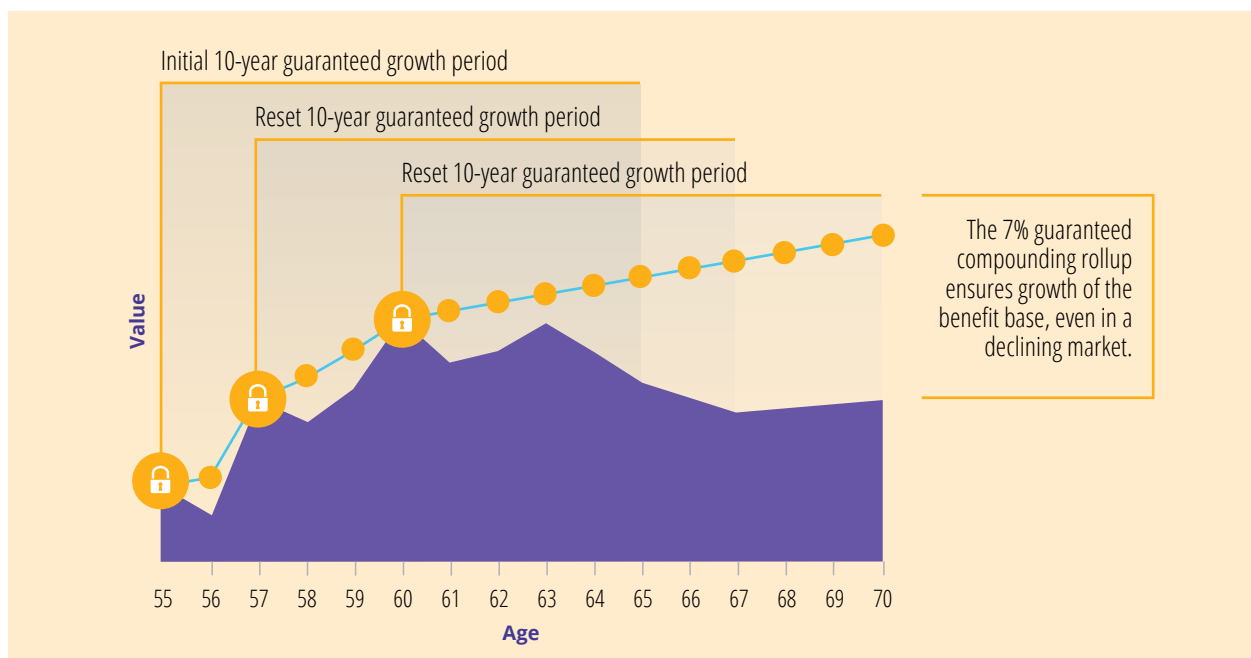
## Building your benefit base with guaranteed growth


While it's nice to know you'll be able to grow your benefit base when the market is up, you also want to make sure you are seeking growth opportunities when it isn't. With SecurePay Income benefit, your benefit base is guaranteed to grow annually with a **7% compounding interest rollup for at least 10 contract years** — and potentially up to 20 years.

This opportunity occurs on each contract anniversary or until you begin to take benefit withdrawals, if earlier. If your benefit base is reset to capture market gains exceeding the 7% guaranteed growth rate during the initial 10-year guaranteed growth period, the guaranteed growth period will be reset for another 10 years — up to a maximum of 20 years from the benefit effective date.

Together, the ability to capture market gains and the defined increases provided by the guaranteed growth rate help ensure the growth of your benefit base, regardless of market performance.

## Guaranteed benefit base growth



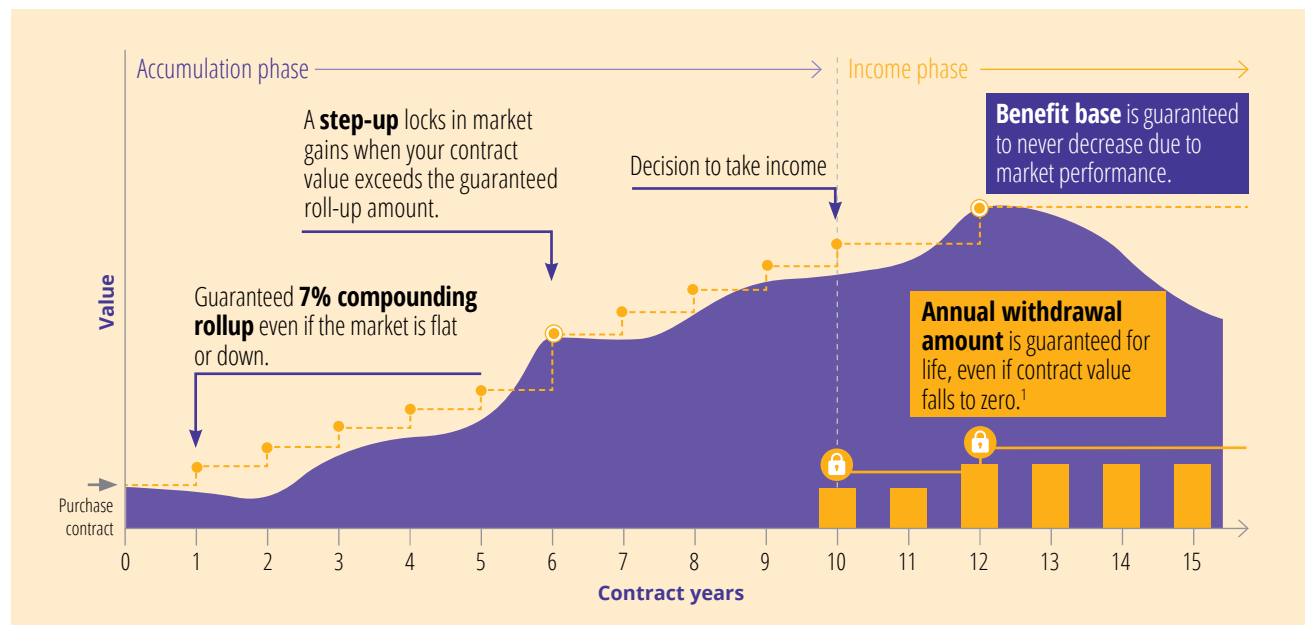
-  Step-up opportunity
-  7% Rollup
-  Contract value
-  Benefit base

This chart is hypothetical and intended solely to demonstrate how the benefit base may be increased by market gains or the guaranteed growth rate. It is not indicative of the performance of any variable annuity investment and does not reflect any account values or fees associated with Protective Dimensions V variable annuity. It assumes that SecurePay Income benefit is selected with a single purchase payment and no additional purchase payments or excess withdrawals. It also assumes a benefit election date has not been chosen. Chart is not to scale. The benefit base is not the same as your contract value or your death benefit, and the protection features of the benefit base do not extend to those values.

## Securing retirement income for life and preparing for the unexpected

Once you reach retirement, your focus will likely expand to providing for lifetime retirement income, while still growing and protecting your retirement savings. SecurePay Income benefit can help you feel more confident by providing opportunities to enhance or protect your income based on market conditions.

With the 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 because of poor market performance.<sup>1</sup> See the illustration below for an example of how the SecurePay Income benefit step-up feature can help protect your income for life.



Contract value
  Benefit base
  Rollup
  Step-up
 
🔒
 Lock-in income amount
  Annual withdrawal amount

This chart is hypothetical and intended solely to demonstrate the features of the SecurePay Income benefit. It is not indicative of the performance of any sub-accounts, does not reflect any actual account values nor reflects all fees associated with Protective Dimensions V variable annuity. It assumes the SecurePay Income benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals. The adjustment made for each withdrawal is the amount that reduces the benefit base at the time of the withdrawal in the same proportion that the amount withdrawn, including any associated surrender charges, reduces the contract value. Chart is not to scale.

<sup>1</sup> 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.

# SecurePay Income

## Optional protected lifetime income benefit

<p><b>Highlights</b></p>	<ul style="list-style-type: none"> <li>• Minimum 7% compounding interest rollup on benefit base for at least 10 contract years — and potentially up to 20 years</li> <li>• Invest up to 80% in equities during accumulation</li> <li>• Annual step-up captures highest quarterly market gains and provides downside protection for guaranteed benefit base growth now and steady, predictable income later</li> <li>• Can defer single or joint life coverage choice until benefit withdrawals begin</li> <li>• Enhanced withdrawal amounts available in select states for qualifying medical and nursing home care conditions</li> </ul>				
<p><b>Availability*</b></p>	<p>Ages 55-75</p>				
<p><b>Annual cost</b></p>	<p>At issue: 1.5% of the benefit base</p>				
<p><b>Benefit base</b></p>	<p>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.</p> <p>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.</p> <p>The benefit base is capped at \$5 million.</p>				
<p><b>Capturing market gains</b></p>	<p>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.</p> <p>Future benefit withdrawals are then based on the new, higher benefit base — increasing the amount of the benefit withdrawals.</p>				
<p><b>Guaranteed growth feature</b></p>	<table border="1" data-bbox="430 1062 881 1167"> <thead> <tr> <th data-bbox="430 1062 656 1127">Age</th> <th data-bbox="657 1062 881 1127">Roll-up percentage</th> </tr> </thead> <tbody> <tr> <td data-bbox="430 1129 656 1167">55+</td> <td data-bbox="657 1129 881 1167">7.00%</td> </tr> </tbody> </table> <p>SecurePay Income benefit is available for purchase at age 55. The guaranteed growth period will begin on the first anniversary of rider issue. However, clients may not elect to begin benefit withdrawals until age 59½.</p> <p>If the highest quarterly value is less than the 7% compound interest rate, the benefit base will still increase annually by this amount.</p> <p>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.</p> <p>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.</p> <p><b>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.</b></p>	Age	Roll-up percentage	55+	7.00%
Age	Roll-up percentage				
55+	7.00%				
<p><b>SecurePay NH<sup>SM</sup></b></p>	<p>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 10% for up to five years. SecurePay NH may not be available in all states and may not be available with new contracts in the future. Certain qualifications must be met to qualify.</p>				
<p><b>RightTime</b></p>	<p>At no additional cost, our RightTime feature offers clients the flexibility to decide to add the SecurePay Income benefit later, subject to rider availability.</p>				

\*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.

## Annual withdrawal amounts\*

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.

Guaranteed maximum annual withdrawal percentages (effective August 12, 2024)		
Withdrawal age (younger covered person upon benefit election)	Single WD rates	Joint WD rates
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%
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%
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%

\*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.

## Investing with the SecurePay Income optional protected lifetime income benefit

The SecurePay Income benefit is an optional protected lifetime income benefit available for an additional fee with the Protective Dimensions V variable annuity. With a focus on maximizing and protecting retirement income, the next sections outline the investment options available while you are accumulating your assets and those available once you begin to take income.

The allocation options available with this benefit option include turnkey portfolios and allocation options for a simplified approach and customizable options based on your growth goals and investment risk tolerance.

Available during  
**accumulation**



### **Allocation by Investment Categories (AIC)**

for enhanced flexibility

Available during  
**accumulation and distribution**



### **Protective Allocation Portfolios**

for a turnkey approach



### **American Funds Insurance Series® Allocation Portfolios**

for objective-based growth potential

Investment options, allocation requirements and allocation portfolios are subject to change at any time. For the most recent and complete information, please consult the prospectus.



## Allocation by Investment Categories (AIC)

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

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

Allocation guidelines		
Category	Minimum allocation	Maximum allocation
1 – Conservative	10%	100%
2 – Moderate	0%	90%
3 – Aggressive	0%	40%
4 – Not available with the SecurePay Income benefit		

Conservative	Moderate	Aggressive
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	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 Growth Portfolio Service 2 Fidelity® VIP Asset Manager Portfolio Service 2 Fidelity® VIP Balanced Portfolio Service 2 Fidelity® VIP FundsManager® 60% Portfolio Service 2 Franklin Income VIP 2 Janus Henderson VIT Balanced Svc Lord Abbett Series Fund Bond-Debtenture Portfolio PIMCO VIT Income Advisor T. Rowe Price Moderate Allocation I	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 — Global Small Cap 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 Lord Abbett Series Fund Dividend Growth Portfolio MFS® VIT Growth Svc MFS® VIT II Core Equity Svc MFS® VIT II International Growth Svc MFS® VIT II International Intrs Val Svc MFS® VIT II MA Investors Growth Stk Svc MFS® VIT Total Return Svc T. Rowe Price Blue Chip Growth Port II T. Rowe Price Mid-Cap Growth Port II

## Take a turnkey approach with allocation portfolios

Available during both accumulation and distribution, the allocation portfolios available with Protective Dimensions V variable annuity are designed to provide diversification across asset classes and fund managers. The portfolios have varying levels of equity exposure to align with your investment objectives. Allocation portfolios are static allocations consisting of available investment options and are not actively managed. Your portfolio will be rebalanced to the target allocation at the frequency selected on your application (annually, semi-annually, quarterly).

### Protective Allocation Portfolios

		Growth Focus	Balanced Toward Growth	Balanced Growth & Income Global Focus	Balanced Growth & Income Domestic Focus
Target allocation	Equity	<b>80%</b>	<b>65%</b>	<b>50%</b>	<b>50%</b>
	Fixed income	<b>20%</b>	<b>35%</b>	<b>50%</b>	<b>50%</b>
AB VPS Large Cap Growth B		10%	5%		10%
American Funds® IS Global Growth (4)		15%	10%	10%	5%
American Funds® IS Growth (4)		5%	10%		5%
American Funds® IS International (4)		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		5%	5%		
Franklin Income VIP 2		10%	10%	5%	10%
Franklin Rising Dividends VIP 2		10%	10%	5%	5%
Franklin Small Cap Value VIP 2		5%		10%	
Goldman Sachs VIT Strategic Growth Svc		5%	10%		
Invesco V.I. Main Street Small Cap II		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%			
T. Rowe Price Health Sciences Port II			5%		10%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
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 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.

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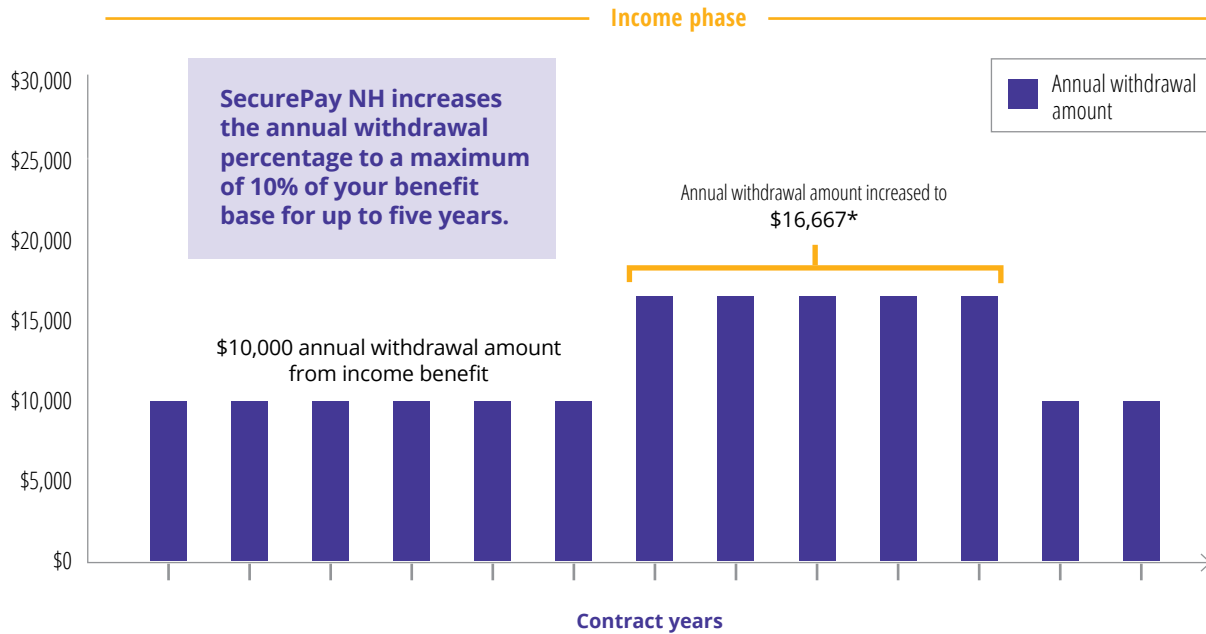
## Protection for the unexpected

Regardless of how much planning you do for retirement, it's impossible to predict what the future may hold. SecurePay Income benefit includes, at no extra charge, an additional nursing home enhancement to help you get the most out of your variable annuity when things don't go according to plan.

**With the SecurePay NH nursing home enhancement, your annual withdrawal percentage may be increased to a maximum of 10% for up to five years.**



## SecurePay NH nursing home enhancement



\* Assumes the qualifications for SecurePay NH continue to be met. Otherwise, annual withdrawal amounts revert to the level attained prior to starting SecurePay NH withdrawals.

The chart is hypothetical and intended solely to demonstrate how SecurePay NH can double benefit withdrawal amounts. It is not indicative of the performance of any sub-account, does not reflect any actual account values nor reflects any fees associated with Protective Life's variable annuities. It assumes a \$166,679 benefit base at the time withdrawals begin, no appreciation in contract value, a 6% annual withdrawal amount and no additional/excess withdrawals (other than the guaranteed annual withdrawal).

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, be unable to perform two out of six specified activities of daily living or be diagnosed with a severe cognitive impairment, and 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.

To qualify for SecurePay NH, you must:

- Be confined to a qualified nursing care facility for 90 consecutive days
- Be unable to perform at least two of the six activities of daily living below or be diagnosed with a severe cognitive impairment
- Have not been in a nursing home one year before and one year after purchasing SecurePay Income benefit

Activities of daily living:

**Bathing**

**Dressing**

**Toileting**

**Transferring**

**Continence**

**Eating**

## Important considerations with the SecurePay Income benefit

The SecurePay Income benefit is available when you first purchase your variable annuity contract.

- Annual cost at issue: 1.5% of the benefit base (deducted on a monthly basis)
- At no additional cost, our **RightTime** feature offers you the flexibility to decide to add the SecurePay Income benefit later, subject to rider availability.

The benefit is available for purchase when the youngest owner or annuitant is at least age 55 and the oldest owner or annuitant is age 75 or younger.\* It offers single or joint withdrawal options.

When you purchase the SecurePay Income benefit, your variable annuity is subject to certain restrictions, including:

- How you may allocate your contract value to the available investment options
- The ability to change or add owners, beneficiaries or annuitants to your contract
- The ability to make additional investments two years after the SecurePay Income benefit is issued
- The ability to make additional investments after you begin taking the SecurePay Income benefit withdrawals

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Protect your income through every stage of your retirement. When you're planning for retirement, there are a lot of options to consider now and for your future goals. With the SecurePay Income benefit, you can feel more secure knowing your retirement income will be protected today and for years to come — no matter what's ahead.



**Talk to your financial advisor to see if Protective Dimensions V variable annuity can help you meet 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 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.





## protective.com

This brochure should be used in conjunction with the product profile for the Protective Dimensions V 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 prospectus.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. 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.

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-6068. SecurePay NH is provided under form series 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 prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting 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