Protective

Protective® Income Creator℠ fixed annuity

Effective: 7/13/2026

Determining your guaranteed lifetime income potential

Lifetime income benefit annual withdrawal percentages (single-life option)

To calculate your income, use the following formula:

Net premiums x your withdrawal percentage = annual withdrawal amount

Use the tables on this flyer to match your age at contract issue with years elapsed since purchase to determine your withdrawal percentage. This percentage is determined by three things:

1. Whether you take income on a single- or joint-life basis
2. The number of complete years that have elapsed between contract issue and benefit election
3. Your age (or the younger covered person's age) on the contract issue date

Years elapsed (between contract issue and benefit election*)	Age at contract issue																													
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									6.95%	7.00%	7.05%	7.15%	7.25%	7.35%	7.45%	7.65%	7.80%	7.95%	8.10%	8.25%	8.40%	8.55%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%
1								7.25%	7.35%	7.45%	7.55%	7.75%	7.85%	8.05%	8.20%	8.30%	8.45%	8.65%	8.75%	8.90%	9.00%	9.15%	9.25%	9.35%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.75%
2							7.60%	7.70%	7.80%	7.90%	8.00%	8.10%	8.30%	8.30%	8.40%	8.55%	8.80%	9.00%	9.20%	9.40%	9.60%	9.75%	9.85%	9.95%	10.05%	10.10%	10.20%	10.20%	10.30%	10.30%	10.40%
3						8.00%	8.10%	8.20%	8.30%	8.40%	8.50%	8.60%	8.70%	8.80%	8.90%	8.95%	9.10%	9.30%	9.50%	9.65%	9.80%	9.90%	10.10%	10.20%	10.40%	10.50%	10.60%	10.70%	10.90%	11.00%	11.10%
4					8.00%	8.10%	8.30%	8.50%	8.60%	8.80%	9.00%	9.10%	9.20%	9.40%	9.50%	9.60%	9.70%	9.90%	10.00%	10.20%	10.30%	10.40%	10.60%	10.70%	10.90%	11.00%	11.10%	11.30%	11.40%	11.60%	11.70%
5				8.35%	8.40%	8.55%	8.70%	8.85%	9.00%	9.15%	9.45%	9.55%	9.70%	9.75%	9.90%	10.05%	10.25%	10.40%	10.50%	10.70%	10.80%	10.95%	11.10%	11.25%	11.40%	11.55%	11.70%	11.90%	12.10%	12.25%	12.40%
6			8.70%	8.90%	9.10%	9.20%	9.40%	9.60%	9.70%	9.90%	10.10%	10.20%	10.40%	10.50%	10.70%	10.80%	11.00%	11.20%	11.30%	11.50%	11.70%	11.90%	12.00%	12.20%	12.30%	12.50%	12.70%	12.80%	13.00%	13.10%	13.30%
7		9.30%	9.45%	9.60%	9.75%	9.90%	10.10%	10.30%	10.40%	10.60%	10.80%	11.00%	11.10%	11.30%	11.40%	11.60%	11.80%	12.00%	12.30%	12.50%	12.70%	12.80%	13.00%	13.10%	13.30%	13.40%	13.50%	13.70%	13.80%	14.00%	14.10%
8	9.60%	9.80%	10.00%	10.20%	10.40%	10.60%	10.80%	11.00%	11.10%	11.30%	11.50%	11.70%	11.90%	12.00%	12.20%	12.40%	12.60%	12.90%	13.10%	13.40%	13.60%	13.70%	13.90%	14.00%	14.20%	14.30%	14.40%	14.60%	14.70%	14.90%	15.00%
9	10.30%	10.50%	10.70%	10.90%	11.10%	11.30%	11.50%	11.70%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.20%	13.50%	13.80%	14.00%	14.30%	14.60%	14.70%	14.80%	15.00%	15.10%	15.20%	15.30%	15.50%	15.60%	15.80%	15.90%
10	11.20%	11.35%	11.40%	11.55%	11.75%	12.00%	12.15%	12.35%	12.50%	12.70%	12.90%	13.10%	13.30%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.60%	15.70%	15.90%	16.00%	16.10%	16.20%	16.40%	16.50%	16.60%	16.75%
11	11.35%	11.45%	11.55%	11.75%	12.00%	12.15%	12.35%	12.55%	12.70%	12.90%	13.10%	13.30%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.80%	15.90%	16.10%	16.30%	16.35%	16.40%	16.55%	16.65%	16.75%	16.85%
12	11.45%	11.60%	11.75%	12.00%	12.15%	12.35%	12.55%	12.75%	12.90%	13.10%	13.30%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.00%	16.10%	16.30%	16.45%	16.50%	16.55%	16.70%	16.80%	16.85%	16.95%
13	11.60%	11.80%	12.00%	12.15%	12.35%	12.55%	12.75%	12.95%	13.10%	13.30%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.20%	16.30%	16.45%	16.60%	16.65%	16.80%	16.85%	16.90%	16.95%	17.05%
14	11.80%	12.00%	12.15%	12.35%	12.55%	12.75%	12.95%	13.15%	13.30%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.40%	16.45%	16.60%	16.75%	16.80%	16.95%	16.95%	17.00%	17.05%	17.15%
15	12.00%	12.15%	12.35%	12.55%	12.75%	12.95%	13.15%	13.35%	13.50%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.55%	16.60%	16.75%	16.90%	16.95%	16.95%	17.05%	17.10%	17.15%	17.25%
16	12.15%	12.35%	12.55%	12.75%	12.95%	13.15%	13.35%	13.55%	13.70%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.70%	16.75%	16.90%	17.05%	17.05%	17.10%	17.15%	17.20%	17.25%	
17	12.35%	12.55%	12.75%	12.95%	13.15%	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.85%	16.90%	17.05%	17.15%	17.15%	17.20%	17.25%	17.30%		
18	12.55%	12.75%	12.95%	13.15%	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.00%	17.05%	17.15%	17.25%	17.25%	17.30%	17.35%			
19	12.75%	12.95%	13.15%	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.15%	17.15%	17.25%	17.35%	17.35%	17.40%				
20	12.95%	13.15%	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.25%	17.25%	17.35%	17.45%	17.45%					
21	13.15%	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.35%	17.35%	17.45%	17.55%						
22	13.35%	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.45%	17.45%	17.55%							
23	13.55%	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.55%	17.55%								
24	13.75%	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.65%									
25	14.00%	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%										
26	14.25%	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%											
27	14.45%	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%												
28	14.75%	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%													
29	15.00%	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%														
30	15.50%	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%															
31	15.70%	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																
32	15.90%	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																	
33	16.10%	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																		
34	16.30%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																			
35	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																				
36	16.65%	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																					
37	16.80%	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																						
38	16.95%	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																							
39	17.10%	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																								
40	17.25%	17.35%	17.45%	17.55%	17.65%	17.75%																									
41	17.35%	17.45%	17.55%	17.65%	17.75%																										
42	17.45%	17.55%	17.65%	17.75%																											
43	17.55%	17.65%	17.75%																												
44	17.65%	17.75%																													
45	17.75%																														

*Benefit cannot be elected until age 59½.

Additional information on next page.

Protective® refers to Protective Life Insurance Company.

Please note Edward Jones' guidelines may differ from the product specifications listed.
For details on product availability, please contact your financial advisor.

Lifetime income benefit annual withdrawal percentages (joint-life option)

For joint withdrawal rates, the age is based on the younger covered person.

Years elapsed (between contract issue and benefit election*)	Age at contract issue																														
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									6.45%	6.50%	6.55%	6.65%	6.75%	6.85%	6.95%	7.15%	7.30%	7.45%	7.60%	7.75%	7.90%	8.05%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%
1								6.70%	6.80%	6.90%	7.00%	7.20%	7.30%	7.50%	7.65%	7.75%	7.90%	8.10%	8.20%	8.35%	8.45%	8.60%	8.70%	8.80%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.20%
2							7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.70%	7.70%	7.80%	7.95%	8.20%	8.40%	8.60%	8.80%	9.00%	9.15%	9.25%	9.35%	9.45%	9.50%	9.60%	9.60%	9.70%	9.70%	9.80%
3						7.35%	7.45%	7.55%	7.65%	7.75%	7.85%	7.95%	8.05%	8.15%	8.25%	8.30%	8.45%	8.65%	8.85%	9.00%	9.15%	9.25%	9.45%	9.55%	9.75%	9.85%	9.95%	10.05%	10.25%	10.35%	10.45%
4					7.30%	7.40%	7.60%	7.80%	7.90%	8.10%	8.30%	8.40%	8.50%	8.70%	8.80%	8.90%	9.00%	9.20%	9.30%	9.50%	9.60%	9.70%	9.90%	10.00%	10.20%	10.30%	10.40%	10.60%	10.70%	10.90%	11.00%
5				7.60%	7.65%	7.80%	7.95%	8.10%	8.25%	8.40%	8.70%	8.80%	8.95%	9.00%	9.15%	9.30%	9.50%	9.65%	9.75%	9.95%	10.05%	10.20%	10.35%	10.50%	10.65%	10.80%	10.95%	11.15%	11.35%	11.50%	11.65%
6			7.90%	8.10%	8.30%	8.40%	8.60%	8.80%	8.90%	9.10%	9.30%	9.40%	9.60%	9.70%	9.90%	10.00%	10.20%	10.40%	10.50%	10.70%	10.90%	11.10%	11.20%	11.40%	11.50%	11.70%	11.90%	12.00%	12.20%	12.30%	12.50%
7		8.45%	8.60%	8.75%	8.90%	9.05%	9.25%	9.45%	9.55%	9.75%	9.95%	10.15%	10.25%	10.45%	10.55%	10.75%	10.95%	11.15%	11.45%	11.65%	11.85%	11.95%	12.15%	12.25%	12.45%	12.55%	12.65%	12.85%	12.95%	13.15%	13.25%
8	8.70%	8.90%	9.10%	9.30%	9.50%	9.70%	9.90%	10.10%	10.20%	10.40%	10.60%	10.80%	11.00%	11.10%	11.30%	11.50%	11.70%	12.00%	12.20%	12.50%	12.70%	12.80%	13.00%	13.10%	13.30%	13.40%	13.50%	13.70%	13.80%	14.00%	14.10%
9	9.35%	9.55%	9.75%	9.95%	10.15%	10.35%	10.55%	10.75%	10.85%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.55%	12.85%	13.05%	13.35%	13.65%	13.75%	13.85%	14.05%	14.15%	14.25%	14.35%	14.55%	14.65%	14.85%	14.95%
10	10.20%	10.35%	10.40%	10.55%	10.75%	11.00%	11.15%	11.35%	11.50%	11.70%	11.90%	12.10%	12.30%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.60%	14.70%	14.90%	15.00%	15.10%	15.20%	15.40%	15.50%	15.60%	15.75%
11	10.35%	10.45%	10.55%	10.75%	11.00%	11.15%	11.35%	11.55%	11.70%	11.90%	12.10%	12.30%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.80%	14.90%	15.10%	15.30%	15.35%	15.40%	15.55%	15.65%	15.75%	15.85%
12	10.45%	10.60%	10.75%	11.00%	11.15%	11.35%	11.55%	11.75%	11.90%	12.10%	12.30%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.00%	15.10%	15.30%	15.45%	15.50%	15.55%	15.70%	15.80%	15.85%	15.95%
13	10.60%	10.80%	11.00%	11.15%	11.35%	11.55%	11.75%	11.95%	12.10%	12.30%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.20%	15.30%	15.45%	15.60%	15.65%	15.80%	15.85%	15.90%	15.95%	16.05%
14	10.80%	11.00%	11.15%	11.35%	11.55%	11.75%	11.95%	12.15%	12.30%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.40%	15.45%	15.60%	15.75%	15.80%	15.95%	15.95%	16.00%	16.05%	16.15%
15	11.00%	11.15%	11.35%	11.55%	11.75%	11.95%	12.15%	12.35%	12.50%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.55%	15.60%	15.75%	15.90%	15.95%	15.95%	16.05%	16.10%	16.15%	16.25%
16	11.15%	11.35%	11.55%	11.75%	11.95%	12.15%	12.35%	12.55%	12.70%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.70%	15.75%	15.90%	16.05%	16.05%	16.10%	16.15%	16.20%	16.25%	
17	11.35%	11.55%	11.75%	11.95%	12.15%	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.85%	15.90%	16.05%	16.15%	16.15%	16.20%	16.25%	16.30%		
18	11.55%	11.75%	11.95%	12.15%	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.00%	16.05%	16.15%	16.25%	16.25%	16.30%	16.35%			
19	11.75%	11.95%	12.15%	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.15%	16.15%	16.25%	16.35%	16.35%	16.40%				
20	11.95%	12.15%	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.25%	16.25%	16.35%	16.45%	16.45%					
21	12.15%	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.35%	16.35%	16.45%	16.55%						
22	12.35%	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.45%	16.45%	16.55%							
23	12.55%	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.55%	16.55%								
24	12.75%	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.65%									
25	13.00%	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%										
26	13.25%	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%											
27	13.45%	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%												
28	13.75%	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%													
29	14.00%	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%														
30	14.50%	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%															
31	14.70%	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																
32	14.90%	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																	
33	15.10%	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																		
34	15.30%	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																			
35	15.50%	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																				
36	15.65%	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																					
37	15.80%	15.95%	16.10%	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																						
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40	16.25%	16.35%	16.45%	16.55%	16.65%	16.75%																									
41	16.35%	16.45%	16.55%	16.65%	16.75%																										
42	16.45%	16.55%	16.65%	16.75%																											
43	16.55%	16.65%	16.75%																												
44	16.65%	16.75%																													
45	16.75%																														

Work with your financial professional to create a custom strategy that will help you prepare for retirement with confidence.

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Annual withdrawal percentages are a percentage of the net premium. The annual withdrawal percentages are truncated and rounded down for simplicity; actual withdrawal percentages are to the 1/100,000th percentage. The lifetime income benefit has an annual fee of .95% based on account value. Withdrawal percentages are based on the (younger) covered person's age when the contract is purchased; the number of complete years between the contract issue date and the date benefit withdrawals begin; and whether the benefit withdrawals are based on the lives of one or two people. Withdrawal percentages shown are based on income being elected at the earliest time available.

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