

SecurePay Protector<sup>SM</sup> benefit

# Maximize potential growth and protect retirement income with SecurePay Protector<sup>SM</sup> benefit

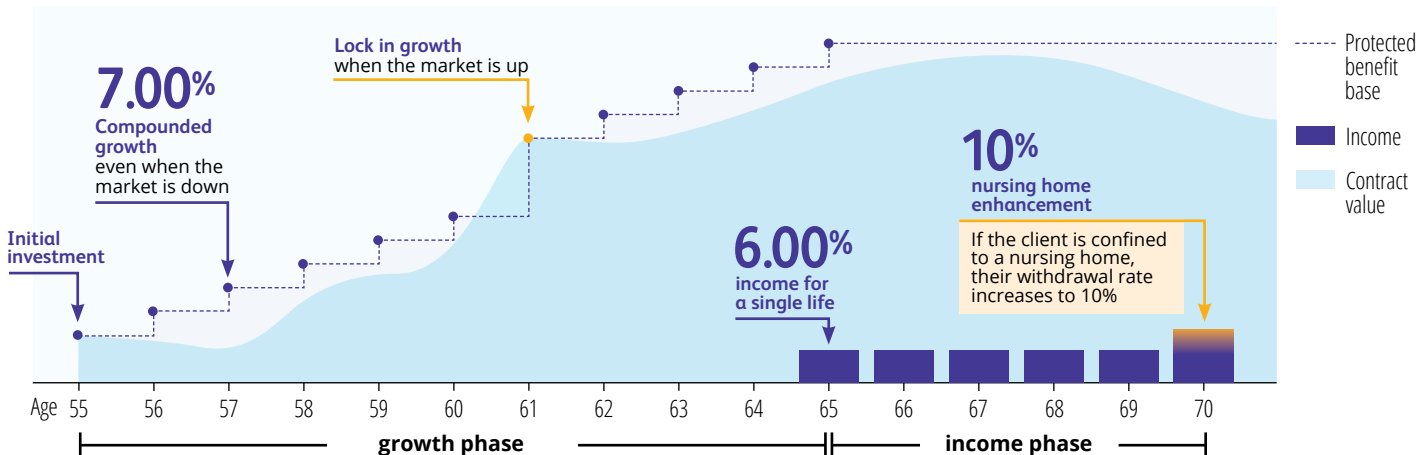
Your retirement aspirations are worth protecting, and having a source of guaranteed lifetime income can help you do just that. With Protective<sup>®</sup> Aspirations variable annuity and SecurePay Protector benefit,<sup>1</sup> you get access to guaranteed lifetime income and benefit base growth, regardless of market performance. See how the numbers stack up to help you capitalize on growth and flexibility to protect what matters most.

It's all about the numbers

<h2>7.00%</h2> <p>guaranteed annual compounding growth rate for benefit base<sup>2</sup></p>	<h2>6.00%</h2> <p>single lifetime withdrawal rate at age 65</p>	<h2>3x</h2> <p>your annual withdrawal amount may be deferred with the SecurePay Reserve feature for use when and how you see fit<sup>3</sup></p>	<h2>10%</h2> <p>maximum guaranteed annual withdrawal rate for up to five years with the SecurePay NH<sup>SM</sup> nursing home enhancement, for added income flexibility should the unexpected happen<sup>4</sup></p>
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How it works

A client purchases SecurePay Protector benefit at age 55. She takes income at age 65 and uses the nursing home enhancement at age 70.



The graph above reflects a hypothetical situation for illustrative purposes only. It is not representative of future performance for any particular product. Past performance is not guaranteed for future results. This chart is hypothetical and intended solely to demonstrate how the guaranteed growth and step-up features of the SecurePay Protector withdrawal benefit work. It is not indicative of the performance of any variable annuity investment options, does not reflect any actual account values, nor does it reflect all fees associated with Protective Life's variable annuities. It assumes SecurePay Protector benefit is selected at issue with an initial investment in the variable annuity and no subsequent investments or non-benefit withdrawals.

Additional information on next page.

Protective refers to Protective Life Insurance Company.

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

## Guaranteed maximum annual withdrawal rates

WD age	Single WD rates	Joint WD rates	WD age	Single WD rates	Joint WD rates	WD age	Single WD rates	Joint WD rates
59½-60	4.50%	4.00%	70	6.25%	5.75%	81	6.80%	6.30%
61	4.80%	4.30%	71	6.30%	5.80%	82	6.85%	6.35%
62	5.10%	4.60%	72	6.35%	5.85%	83	6.90%	6.40%
63	5.40%	4.90%	73	6.40%	5.90%	84	6.95%	6.45%
64	5.70%	5.20%	74	6.45%	5.95%	85	7.00%	6.50%
65	6.00%	5.50%	75	6.50%	6.00%	86	7.05%	6.55%
66	6.05%	5.55%	76	6.55%	6.05%	87	7.10%	6.60%
67	6.10%	5.60%	77	6.60%	6.10%	88	7.15%	6.65%
68	6.15%	5.65%	78	6.65%	6.15%	89	7.20%	6.70%
69	6.20%	5.70%	79	6.70%	6.20%	90+	7.25%	6.75%
			80	6.75%	6.25%			



**Talk to your financial professional about protecting your retirement income through Protective Aspirations variable annuity with SecurePay Protector benefit.**

<sup>1</sup>SecurePay Protector benefit is available for an additional 1.40% fee at issue (1.50% with RightTime) as a percentage of the benefit base.

<sup>2</sup>If on a contract anniversary, the contract value is less than 50% of the current benefit base, the 7% guaranteed growth rate will be suspended during that contract year, and the benefit base will remain unchanged. The 7% guaranteed growth rate will continue to be available annually until 10 benefit base increases have occurred or until benefit withdrawals have begun, if earlier.

<sup>3</sup>Once withdrawals have begun, the client may take less than their annual withdrawal amount and reserve no more than 1) 3x the annual withdrawal amount or 2) their current account value.

<sup>4</sup>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; 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.

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<sup>®</sup> 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.

Protective Aspirations variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Protector benefits issued under rider form number VDA-P-6061. SecurePay Nursing Home benefits issued under form number IPV-2159. Policy form numbers, product availability and product 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 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. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

**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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.**

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