

Securing Retirement Income for Life

People are retiring earlier than planned 56% of the time.¹ For many — faced with circumstances such as health issues or job loss — it's not by choice. A Protective® Investors Benefit Advisory variable annuity with the **SecurePay Pro** protected lifetime income benefit can help grow your income base and create an income stream for life.



GROWTH

An annual step-up feature that locks in gains on your income benefit base.²



FLEXIBILITY

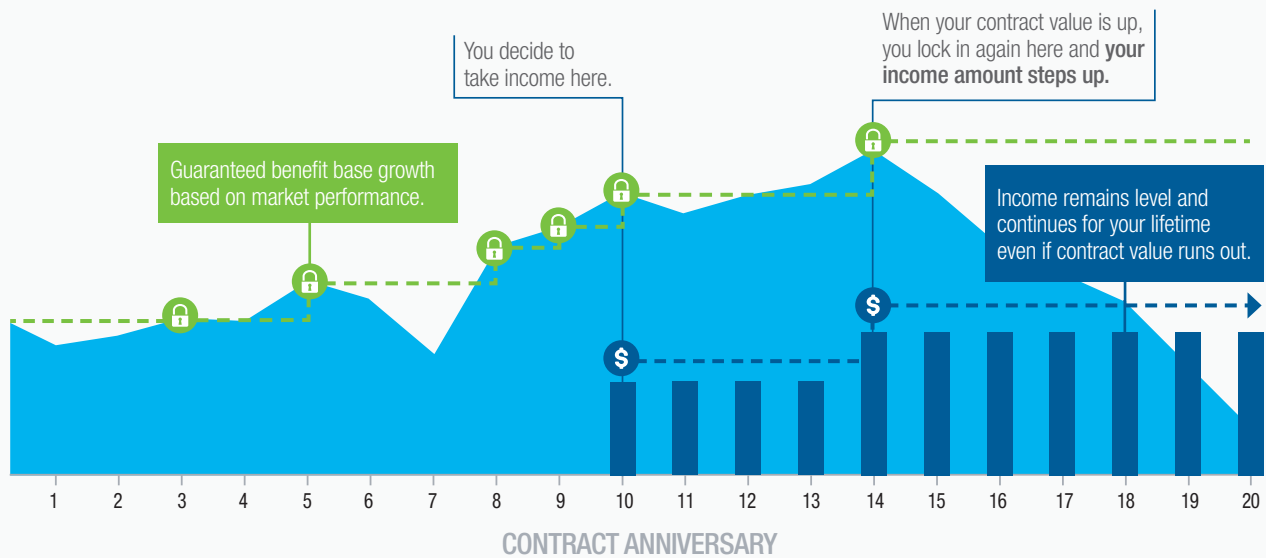
Add SecurePay Pro to your contract at time of purchase or later when the time is right for you with our RightTime feature.³



INCOME

You'll continue to lock in gains based on market performance even after income election.

HOW IT WORKS



— Benefit Base
 🔒 Lock-in Opportunity
 ■ Contract Value
 \$ Guaranteed Income
 ■ Income Amount

This chart is hypothetical and intended solely to illustrate the annual step-up feature. It does not represent the performance of any particular investment options. It is designed to show how the annual step-up and benefit base work in an up market. If your contract value is reduced to zero due to benefit withdrawals, your contract will be annuitized and you will begin receiving monthly annuity payments of an amount equal to your last Annual Withdrawal Amount, divided by 12.

Additional information on next page.

Once you're ready to start taking income using SecurePay Pro, your lifetime withdrawal percentage is determined by the amount of your benefit base, your age at benefit election and whether you choose to take withdrawals on a single or joint life basis.

GUARANTEED ANNUAL WITHDRAWAL RATES								
Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
60 – 64	3.50%	3.00%	70	4.50%	4.00%	76	4.80%	4.30%
65	4.00%	3.50%	71	4.55%	4.05%	77	4.85%	4.35%
66	4.10%	3.60%	72	4.60%	4.10%	78	4.90%	4.40%
67	4.20%	3.70%	73	4.65%	4.15%	79	4.95%	4.45%
68	4.30%	3.80%	74	4.70%	4.20%	80	5.00%	4.50%
69	4.40%	3.90%	75	4.75%	4.25%			

Talk to your financial professional to see how a variable annuity with SecurePay Pro can help protect your retirement income.

¹ LIMRA Secure Retirement Institute. The Retirement Income Reference Book. 2019.

² If joint withdrawals are elected, the joint distribution percentage will be based on the younger person's age. The applicable withdrawal percentages are disclosed in the product prospectus in effect at the time the contract is purchased.

³ At an additional .10% cost.

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Protective Life does not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client. Please consult with your investment advisor, attorney or tax advisor as needed.

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. Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Protective is a registered trademark of Protective Life Insurance Company. Investors Benefit Advisory is a trademark of Protective Life Insurance Company.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Variable annuities are issued by PLICO in all states except New York and in New York by PLAIC; securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. PLICO is located in Brentwood, TN. PLAIC and IDI are located in Birmingham, AL. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective Investors Benefit Advisory is a flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006 (PLICO) and VDA-A-2006-500 (PLAIC). SecurePay Pro benefits provided by rider form number VDA-P-6057 (PLICO) and VDA-A-6057 (PLAIC). Policy form numbers, product availability and product features may vary by state.

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected lifetime income benefit, advisory fees 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 or PLAIC at 800-456-6330.



protective.com