Product Comparison Grid

**Protective® Income Creator fixed annuity withdrawal rate increases effective February 6, 2023**

|  |  |
| --- | --- |
| **CURRENT WITHDRAWAL RATES** | **NEW WITHDRAWAL RATES** |
| **ELECTION AGE** | **SINGLE** | **JOINT** | **ELECTION AGE** | **SINGLE** | **JOINT** |
| 59.5 | 6.35% | 5.60% | 59.5 | 6.55% | 6.05% |
| 60 | 6.50% | 5.65% | 60 | 6.70% | 6.20% |
| 61 | 6.60% | 5.85% | 61 | 6.80% | 6.30% |
| 62 | 6.70% | 6.05% | 62 | 6.90% | 6.40% |
| 63 | 6.80% | 6.20% | 63 | 7.00% | 6.50% |
| 64 | 6.90% | 6.40% | 64 | 7.10% | 6.60% |
| 65 | 7.00% | 6.50% | 65 | 7.20% | 6.70% |
| 66 | 7.10% | 6.60% | 66 | 7.30% | 6.80% |
| 67 | 7.20% | 6.70% | 67 | 7.40% | 6.90% |
| 68 | 7.30% | 6.80% | 68 | 7.50% | 7.00% |
| 69 | 7.35% | 6.85% | 69 | 7.55% | 7.05% |
| 70 | 7.40% | 6.90% | 70 | 7.65% | 7.15% |
| 71 | 7.45% | 6.95% | 71 | 7.75% | 7.25% |
| 72 | 7.50% | 7.00% | 72 | 7.85% | 7.35% |
| 73 | 7.55% | 7.05% | 73 | 7.95% | 7.45% |
| 74 | 7.60% | 7.10% | 74 | 8.05% | 7.55% |
| 75 | 7.65% | 7.15% | 75 | 8.15% | 7.65% |
| 76  | 7.70% | 7.20% | 76  | 8.25% | 7.75% |
| 77  | 7.75% | 7.25% | 77  | 8.35% | 7.85% |
| 78  | 7.80% | 7.30% | 78  | 8.45% | 7.95% |
| 79  | 7.85% | 7.35% | 79  | 8.55% | 8.05% |
| 80  | 7.90% | 7.40% | 80  | 8.65% | 8.15% |

\*Lifetime income rates shown at key retirement ages above for single persons and spouses are based on the benefit being taken within the first year. See Payout Guide for full details and guaranteed income factors for every age.

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