



Product Comparison Grid

Protective® Income Builder indexed annuity withdrawal rate increases effective February 27, 2023

Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR LEVEL INCOME OPTION – SINGLE					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	5.50%	5.40%	78	7.95%	7.70%
60	5.50%	5.40%	79	8.00%	7.80%
61	5.75%	5.65%	80	8.05%	7.90%
62	6.00%	5.90%	81	8.15%	7.95%
63	6.20%	6.10%	82	8.20%	8.00%
64	6.40%	6.25%	83	8.25%	8.05%
65	6.55%	6.40%	84	8.30%	8.10%
66	6.65%	6.50%	85	8.35%	8.15%
67	6.75%	6.60%	86	8.40%	8.20%
68	6.85%	6.70%	87	8.45%	8.25%
69	6.95%	6.80%	88	8.50%	8.30%
70	7.25%	6.90%	89	8.55%	8.35%
71	7.40%	7.00%	90	8.60%	8.40%
72	7.55%	7.10%	91	8.60%	8.40%
73	7.70%	7.20%	92	8.60%	8.40%
74	7.75%	7.30%	93	8.60%	8.40%
75	7.80%	7.40%	94	8.60%	8.40%
76	7.85%	7.50%	95	8.60%	8.40%
77	7.90%	7.60%			

Page 1 of 4. Additional information on next page.

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Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	



Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR LEVEL INCOME OPTION – JOINT					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	5.00%	4.90%	78	7.45%	7.20%
60	5.00%	4.90%	79	7.50%	7.30%
61	5.25%	5.15%	80	7.55%	7.40%
62	5.50%	5.40%	81	7.65%	7.45%
63	5.70%	5.60%	82	7.70%	7.50%
64	5.90%	5.75%	83	7.75%	7.55%
65	6.05%	5.90%	84	7.80%	7.60%
66	6.15%	6.00%	85	7.85%	7.65%
67	6.25%	6.10%	86	7.90%	7.70%
68	6.35%	6.20%	87	7.95%	7.75%
69	6.45%	6.30%	88	8.00%	7.80%
70	6.75%	6.40%	89	8.05%	7.85%
71	6.90%	6.50%	90	8.10%	7.90%
72	7.05%	6.60%	91	8.10%	7.90%
73	7.20%	6.70%	92	8.10%	7.90%
74	7.25%	6.80%	93	8.10%	7.90%
75	7.30%	6.90%	94	8.10%	7.90%
76	7.35%	7.00%	95	8.10%	7.90%
77	7.40%	7.10%			

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Guaranteed Income Benefit Withdrawal Rates

WITHDRAWAL RATES FOR RISING INCOME OPTION – SINGLE					
ELECTION AGE	NEW RATES	CURRENT RATES	ELECTION AGE	NEW RATES	CURRENT RATES
59.5	5.00%	4.90%	78	7.55%	7.30%
60	5.00%	4.90%	79	7.60%	7.40%
61	5.10%	5.00%	80	7.65%	7.50%
62	5.15%	5.05%	81	7.90%	7.70%
63	5.20%	5.10%	82	8.00%	7.80%
64	5.35%	5.20%	83	8.10%	7.90%
65	5.40%	5.25%	84	8.15%	7.95%
66	5.50%	5.35%	85	8.20%	8.00%
67	5.55%	5.40%	86	8.25%	8.05%
68	5.80%	5.65%	87	8.30%	8.10%
69	6.05%	5.90%	88	8.35%	8.15%
70	6.35%	6.15%	89	8.40%	8.20%
71	6.65%	6.40%	90	8.45%	8.25%
72	6.80%	6.50%	91	8.50%	8.30%
73	6.95%	6.60%	92	8.55%	8.35%
74	7.15%	6.70%	93	8.60%	8.40%
75	7.20%	6.80%	94	8.65%	8.45%
76	7.35%	7.00%	95	8.70%	8.50%
77	7.50%	7.20%			

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66	5.00%	4.85%	85	7.70%	7.50%
67	5.05%	4.90%	86	7.75%	7.55%
68	5.30%	5.15%	87	7.80%	7.60%
69	5.55%	5.40%	88	7.85%	7.65%
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73	6.45%	6.10%	92	8.05%	7.85%
74	6.65%	6.20%	93	8.10%	7.90%
75	6.70%	6.30%	94	8.15%	7.95%
76	6.85%	6.50%	95	8.20%	8.00%
77	7.00%	6.70%			

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