

## Protective Fixed Annuities

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently.

### Protective ProSaver® Secure II

Available in all states.

Rates effective -

5/23/2017

Guarantee Period	1-Year		2-Year		4-Year		6-Year	
	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection
Contract Value \$50,000+	3.60%	2.20%	3.05%	1.65%	2.75%	1.35%	2.65%	1.25%
Contract Value Under \$50,000	2.85%	2.20%	2.30%	1.65%	2.00%	1.35%	1.90%	1.25%

Rates include any applicable interest rate bonus. ProSaver® Secure II is a limited flexible premium fixed deferred annuity contract with a 7-year surrender charge period. Policy form series P-3270. In NY, policy form series A-3270. Policy form numbers, product features and availability may vary by state. Limits may apply. At times, certain guarantee periods may not be available.

### Protective FutureSaver® II

Available in all states except DE, MN, NY, and VT.

Rates effective -

5/23/2017

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Base credited rate without MBG*	N/A	N/A	1.30%	1.40%	1.55%	1.70%	1.85%	2.00%
1st Year Effective Yield with Premium Bonus**	N/A	N/A	2.31%	2.41%	2.57%	2.72%	2.87%	3.02%
Average Annual Effective Yield with Premium Bonus**	N/A	N/A	1.50%	1.57%	1.69%	1.83%	1.96%	2.10%

\*Optional money back guarantee (MBG): If this option is elected, credited rates are reduced by 0.10% for guarantee periods 3-6 years and 0.05% for guarantee periods 7-10 years.

\*\*First year premium bonus: Currently, aggregate purchase payments of \$100,000 or more qualify for a premium bonus of 0.50% for guarantee periods 3-4 years and 1.00% for guarantee periods 5-10 years. The premium bonus may change at any time without notice, and may not be offered at all times for all guarantee periods.

FutureSaver® II is a flexible premium deferred market value adjusted annuity contract. Policy series IPD-2151, -2152, 2153, -2154. Policy form numbers, product features and availability may vary by state. At times, certain guarantee periods may not be available.

## Protective Immediate Annuities

### Protective ProPayer® Income (SPIA)

Available in all states except NY.

Rates effective -

5/23/2017

Payout Option	10-Year Period Certain	15-Year Period Certain	20-Year Period Certain	Life and 10-Year Period Certain	Life and 20-Year Period Certain
Monthly Payment*	\$892.24	\$640.07	\$522.18	\$522.88	\$471.73

\*Monthly payment for a 65 year old male with a non-qualified premium of \$100,000, a one month payment delay, and 0% premium tax. Premium tax will vary depending on the state, and may cause the monthly amount to be different. (Net of any applicable premium tax).

ProPayer® Income is a single premium immediate annuity contract. Policy form series IPD-2112. Policy form numbers, product features and availability may vary by state.

### Protective ProPayer® Income NY (SPIA)

Available only in NY.

Rates effective -

5/23/2017

Payout Option	10-Year Period Certain	15-Year Period Certain	20-Year Period Certain	Life and 10-Year Period Certain	Life and 20-Year Period Certain
Monthly Payment*	\$892.24	\$640.07	\$522.18	\$522.88	\$471.73

\*Monthly payment for a 65 year old male with a non-qualified premium of \$100,000, a one month payment delay, and 0% premium tax. ProPayer® Income NY is a single premium immediate annuity contract. Policy form number AF-2112.



## Protective Indexed Annuities

Protective® Asset Builder Indexed Annuity  
Available in all states except NY.

Rates effective -

5/23/2017

### 5-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.10%	4.80%	3.30%	Participation Rate	92.00%
				Spread	0.00%
Contract Value Under \$100,000	1.95%	4.50%	3.00%	Participation Rate	100.00%
				Spread	0.75%
				Participation Rate	83.00%
				Spread	1.65%

### 6-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.15%	4.85%	3.60%	Participation Rate	95.00%
				Spread	100.00%
Contract Value Under \$100,000	2.00%	4.55%	3.30%	Participation Rate	0.50%
				Spread	100.00%
				Participation Rate	86.00%
				Spread	1.35%

### 7-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.25%	5.05%	3.65%	Participation Rate	98.00%
				Spread	100.00%
Contract Value Under \$100,000	2.10%	4.75%	3.35%	Participation Rate	0.25%
				Spread	100.00%
				Participation Rate	89.00%
				Spread	1.10%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. The minimum surrender value is 100% of aggregate purchase payments accumulated at 1%, minus prior aggregate withdrawals (including withdrawal charges) accumulated at 1%, minus withdrawal charges that apply at termination, if any.

<sup>1</sup> Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each index term.

<sup>2</sup> This strategy credits interest when index performance is positive—up to a maximum of the interest rate cap in effect for that year. When index performance is negative, no interest is credited for that year.

<sup>3</sup> This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

<sup>4</sup> Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. The index term is two years. This strategy credits interest by multiplying the index performance by the participation rate and then subtracting the spread. A positive result is the interest rate for that term. If the result of that calculation is 0% or negative, no indexed interest will be credited for that term. Offered are two versions of this strategy, Participation Focus and Spread Focus. The Participation Focus has a participation rate declared in advance, subject to the minimum participation rate, and is guaranteed for each two-year index term with a spread that is guaranteed to remain 0% for the life of the contract. The Spread Focus has a spread declared in advance, subject to the maximum spread, and is guaranteed for each two-year index term with a participation rate that is guaranteed to remain 100% for the life of the contract. The crediting strategy will not reduce the contract value, even if the index performance is flat or negative.

Protective Asset Builder is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2010 and FIA-P-2011. Protective Asset Builder is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state.

**Protective Asset Builder is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.**

## Protective Indexed Annuities

Protective® Asset Builder Indexed Annuity  
Available in all states except NY.

Rates effective -

5/23/2017

### 8-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.35%	5.25%	3.90%	Participation Rate	100.00%
				Spread	0.00%
				Participation Rate	91.00%
Contract Value Under \$100,000	2.20%	4.95%	3.60%	Spread	0.00%
				Participation Rate	0.85%

### 9-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.45%	5.30%	4.00%	Participation Rate	100.00%
				Spread	0.00%
				Participation Rate	91.00%
Contract Value Under \$100,000	2.30%	5.00%	3.70%	Spread	0.00%
				Participation Rate	0.85%

### 10-Year Withdrawal Charge Schedule

Index		S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index	
Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	2-Year Participation & Spread <sup>4</sup>	
				Participation Focus	Spread Focus
Contract Value \$100,000+	2.55%	5.35%	4.10%	Participation Rate	100.00%
				Spread	0.00%
				Participation Rate	91.00%
Contract Value Under \$100,000	2.40%	5.05%	3.80%	Spread	0.00%
				Participation Rate	0.85%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. The minimum surrender value is 100% of aggregate purchase payments accumulated at 1%, minus prior aggregate withdrawals (including withdrawal charges) accumulated at 1%, minus withdrawal charges that apply at termination, if any.

<sup>1</sup> Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each index term.

<sup>2</sup> This strategy credits interest when index performance is positive—up to a maximum of the interest rate cap in effect for that year. When index performance is negative, no interest is credited for that year.

<sup>3</sup> This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

<sup>4</sup> Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. The index term is two years. This strategy credits interest by multiplying the index performance by the participation rate and then subtracting the spread. A positive result is the interest rate for that term. If the result of that calculation is 0% or negative, no indexed interest will be credited for that term. Offered are two versions of this strategy, Participation Focus and Spread Focus. The Participation Focus has a participation rate declared in advance, subject to the minimum participation rate, and is guaranteed for each two-year index term with a spread that is guaranteed to remain 0% for the life of the contract. The Spread Focus has a spread declared in advance, subject to the maximum spread, and is guaranteed for each two-year index term with a participation rate that is guaranteed to remain 100% for the life of the contract. The crediting strategy will not reduce the contract value, even if the index performance is flat or negative.

Protective Asset Builder is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2010 and FIA-P-2011. Protective Asset Builder is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state.

**Protective Asset Builder is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.**

## Protective Indexed Annuities

Protective Income Builder		Rates effective - 5/23/2017	
Available in all states except NY.			
Surrender Schedule	7-Year		
Crediting Option	Fixed Rate	Annual Point-to-Point Rate Cap <sup>1</sup>	Annual Trigger Rate <sup>2</sup>
Contract Value Under \$100,000	2.40%	5.25%	4.15%
Contract Value \$100,000+	2.25%	4.95%	3.85%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. The minimum surrender value is 100% of aggregate purchase payments accumulated at 1%, minus prior aggregate withdrawals (including withdrawal charges) accumulated at 1%, minus withdrawal charges that apply at termination, if any.

<sup>1</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500<sup>®</sup> Index. The interest credited is equal to the percentage change of the index up to the interest rate cap, but not less than 0%. The interest rate cap is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. When market index performance is negative, no interest is credited for that year.

<sup>2</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500<sup>®</sup> Index. The indexed interest rate is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. This strategy credits a predetermined trigger interest rate when market index performance is flat or positive. When market index performance is negative, no interest is credited for that year.

The Protective Income Builder is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment, issued under policy form series FIA-P-2011 or FIA-P-2010. Policy form numbers, product availability and features may vary by state.

**The Protective Income Builder is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.**

## Protective Indexed Annuities

## Protective® Indexed Annuity II

Rates effective -

5/23/2017

Visit the Products & Solutions section of [www.myprotective.com](http://www.myprotective.com) for current state approvals.Without Return of Premium (ROP)<sup>1</sup>

Surrender Schedule	5-Year			7-Year			10-year					
	Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>		
Contract Value \$100,000+	2.10%	4.80%	Base Rate	2.75%	2.25%	5.05%	Base Rate	3.10%	2.55%	5.35%	Base Rate	3.50%
			Rate Enhancement	2.00%			Rate Enhancement	2.00%			Rate Enhancement	2.00%
			<b>Total</b>	<b>4.75%</b>			<b>Total</b>	<b>5.10%</b>			<b>Total</b>	<b>5.50%</b>
Contract Value Under \$100,000	1.95%	4.50%	Base Rate	2.45%	2.10%	4.75%	Base Rate	2.80%	2.40%	5.05%	Base Rate	3.20%
			Rate Enhancement	2.00%			Rate Enhancement	2.00%			Rate Enhancement	2.00%
			<b>Total</b>	<b>4.45%</b>			<b>Total</b>	<b>4.80%</b>			<b>Total</b>	<b>5.20%</b>

With Return of Premium (ROP)<sup>1</sup>

Surrender Schedule	5-Year			7-Year			10-year					
	Interest Crediting Strategy	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Tiered Rate <sup>3</sup>		
Contract Value \$100,000+	1.00%	3.70%	Base Rate	1.90%	1.00%	3.75%	Base Rate	2.05%	1.00%	4.00%	Base Rate	2.45%
			Rate Enhancement	2.00%			Rate Enhancement	2.00%			Rate Enhancement	2.00%
			<b>Total</b>	<b>3.90%</b>			<b>Total</b>	<b>4.05%</b>			<b>Total</b>	<b>4.45%</b>
Contract Value Under \$100,000	1.00%	3.40%	Base Rate	1.60%	1.00%	3.45%	Base Rate	1.75%	1.00%	3.70%	Base Rate	2.15%
			Rate Enhancement	2.00%			Rate Enhancement	2.00%			Rate Enhancement	2.00%
			<b>Total</b>	<b>3.60%</b>			<b>Total</b>	<b>3.75%</b>			<b>Total</b>	<b>4.15%</b>

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. The minimum surrender value is 100% of aggregate purchase payments accumulated at 1%, minus prior aggregate withdrawals (including withdrawal charges) accumulated at 1%, minus withdrawal charges that apply at termination, if any.

<sup>1</sup> Contracts including the Return of Purchase Payment (ROP) feature may earn a lower interest rate than those without it.

<sup>2</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The interest credited is equal to the percentage change of the index up to the interest rate cap, but not less than 0%. The interest rate cap is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. When market index performance is negative, no interest is credited for that year.

<sup>3</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The performance tier and performance interest rate enhancement are set when the contract is purchased and will not change. The base interest rate is first set when the contract is purchased and thereafter, annually at the beginning of each contract year. When market index performance is negative, no interest is credited for that year.

-If the index performance is not negative, but less than the performance tier, the interest rate for the contract year will be the base interest rate.

-If the index performance reaches or exceeds the performance tier, the interest rate will be the base interest rate plus the performance interest rate enhancement.

Effective 5/23/2017, the S&P 500® Index must have an annual return of 15.00% for the performance interest rate enhancement to be applied.

All non-guaranteed components of the indexing formula may change and could be different in the future. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero.

The Protective Indexed Annuity II is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2010. SecurePay SE is provided under form series FIA-P-6022. The Protective Indexed Annuity II is issued by Protective Life Insurance Company located in Birmingham, AL. Policy form numbers, product availability and features may vary by state.

**The Protective Indexed Annuity II is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.**



## Protective Indexed Annuities

Protective® Indexed Annuity NY  
Only available in NY

Rates effective -

5/23/2017

### Without Return of Purchase Payment (ROP)<sup>1</sup>

Surrender Schedule	5-Year			7-Year			10-Year		
	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>
Contract Value \$100,000+	2.10%	3.50%	3.00%	2.20%	3.75%	3.25%	2.35%	4.00%	3.50%
Contract Value Under \$100,000	1.95%	3.20%	2.70%	2.05%	3.45%	2.95%	2.20%	3.70%	3.20%

### With Return of Purchase Payment (ROP)<sup>1</sup>

Surrender Schedule	5-Year			7-Year			10-Year		
	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>	Fixed Rate	Annual Pt-to-Pt Rate Cap <sup>2</sup>	Annual Trigger Rate <sup>3</sup>
Contract Value \$100,000+	1.00%	1.95%	1.75%	1.00%	2.15%	2.00%	1.00%	2.35%	2.25%
Contract Value Under \$100,000	1.00%	1.65%	1.45%	1.00%	1.85%	1.70%	1.00%	2.05%	1.95%

<sup>1</sup> Contracts including the Return of Purchase Payment (ROP) feature may earn a lower interest rate than those without it.

<sup>2</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The indexed interest credited is equal to the percentage change of the index up to the interest rate cap, but not less than 1.00%. The interest rate cap is first set when you purchase the contract and thereafter, annually at the beginning of each contract year and will not be less than 1.00%. When market index performance is negative, an annual guaranteed minimum interest rate of 1.00% will be credited.

<sup>3</sup> Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The interest rate is first set when you purchase the contract and thereafter, annually at the beginning of each contract year and will not be less than 1.00%. When market index performance is negative, an annual minimum guaranteed interest rate of 1.00% will be credited.

All non-guaranteed components of the indexing formula may change and could be different in the future. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero.

Protective Indexed Annuity NY is a limited flexible premium deferred indexed annuity contract issued under policy form series NY-FIA-A-2008. Protective Indexed Annuity NY is issued by Protective Life and Annuity Insurance Company located in Birmingham, AL.

Protective Indexed Annuity NY is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.



**For more information, supplies or sales assistance, please call the Independent Agent Annuity Sales Desk at 800.421.5614.**

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This annuity rate notification is intended only as a summary of the current rates offered for the listed products. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates.

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No Bank Guarantee	Not FDIC Insured

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